

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$4,400.00	\$3,463.11	\$936.89	9.16%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$42,120.00	\$105,800.00	10.63%	9.16%

Property Information

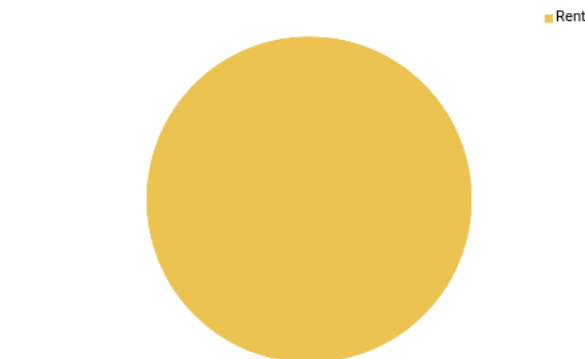
Purchase Price:	\$460,000.00
Purchase Closing Costs:	\$13,800.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$473,800.00
After Repair Value	

Property Description

Duplex \$2200 4-bedroom each side \$4400 Total

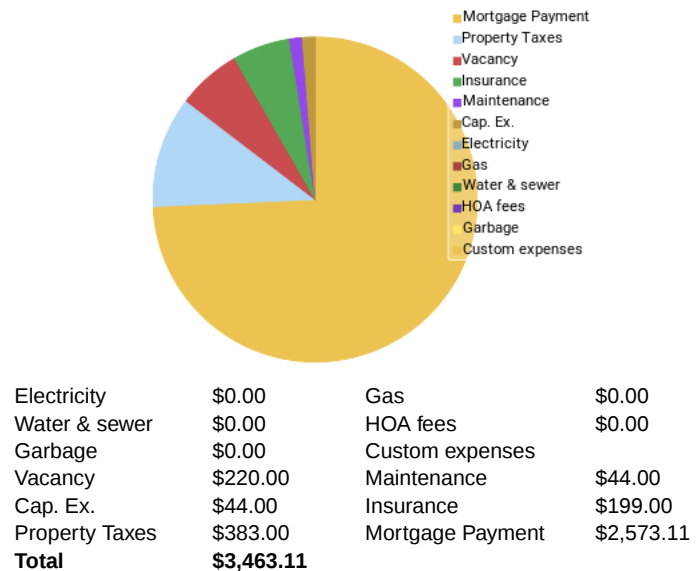
Down Payment:	\$92,000.00
Loan Amount:	\$368,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.500%
Monthly P&I:	\$2,573.11

Income



Rent	\$4,400.00
Total	\$4,400.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$220.00	Maintenance	\$44.00
Cap. Ex.	\$44.00	Insurance	\$199.00
Property Taxes	\$383.00	Mortgage Payment	\$2,573.11
Total	\$3,463.11		

Financial Projections

Total Initial Equity:	-\$368,000.00		
Gross Rent Multiplier:	8.71		
Income-Expense Ratio (2% Rule):	0.93%		
Typical Cap Rate:	9.16%	Debt Coverage Ratio:	1.36
ARV based on Cap Rate:	\$460,000.00		

50% Rule Cash Flow Estimates

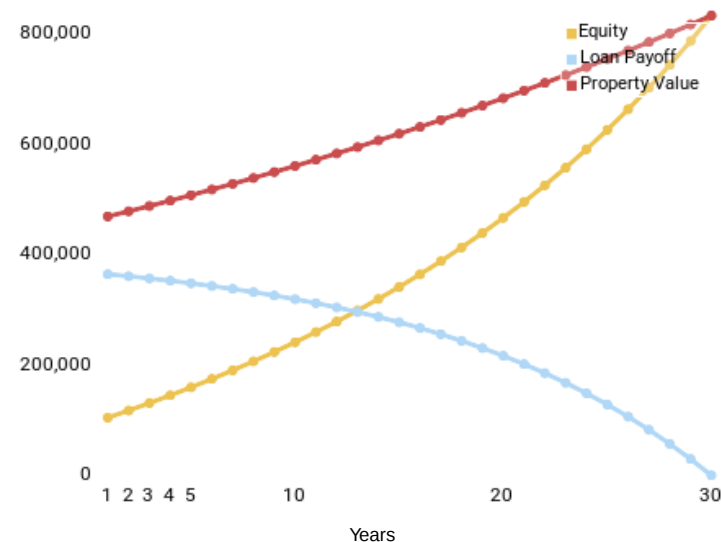
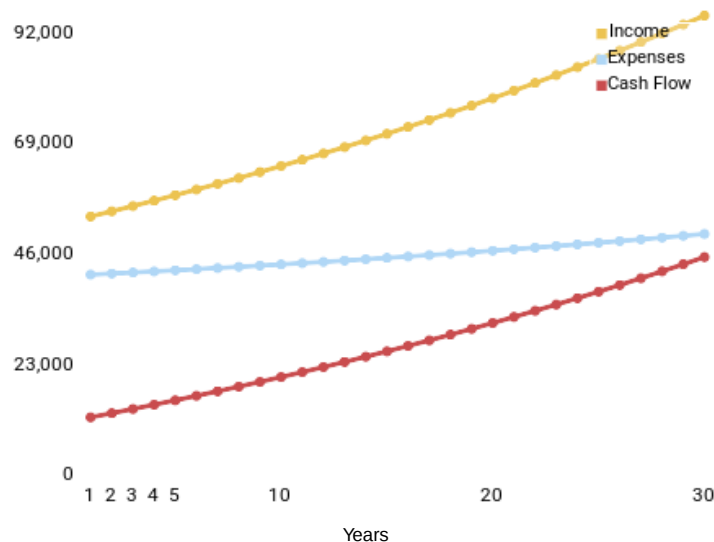
Total Monthly Income:	\$4,400.00
x50% for Expenses:	\$2,200.00
Monthly Payment/Interest Payment:	\$2,573.11
Total Monthly Cash Flow using 50% Rule:	-\$373.11

Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$53,856	\$54,933	\$58,295	\$64,363	\$71,062	\$78,458	\$95,640
Total Annual Expenses	\$41,771	\$41,989	\$42,669	\$43,896	\$45,251	\$46,747	\$50,223
Total Annual Cashflow	\$12,085	\$12,944	\$15,627	\$20,467	\$25,811	\$31,711	\$45,417
Cash on Cash ROI	11.42%	12.23%	14.77%	19.34%	24.40%	29.97%	42.93%
Property Value	\$469,200	\$478,584	\$507,877	\$560,737	\$619,099	\$683,536	\$833,226
Equity	\$104,592	\$117,632	\$159,685	\$241,332	\$341,529	\$466,765	\$833,226
Loan Balance	\$364,608	\$360,952	\$348,192	\$319,406	\$277,570	\$216,771	\$0
Total Profit if Sold	\$10,877	\$36,861	\$123,076	\$297,185	\$515,536	\$787,292	\$1,544,009
Compound Annual Growth Rate	10%	16%	17%	14%	13%	11%	10%

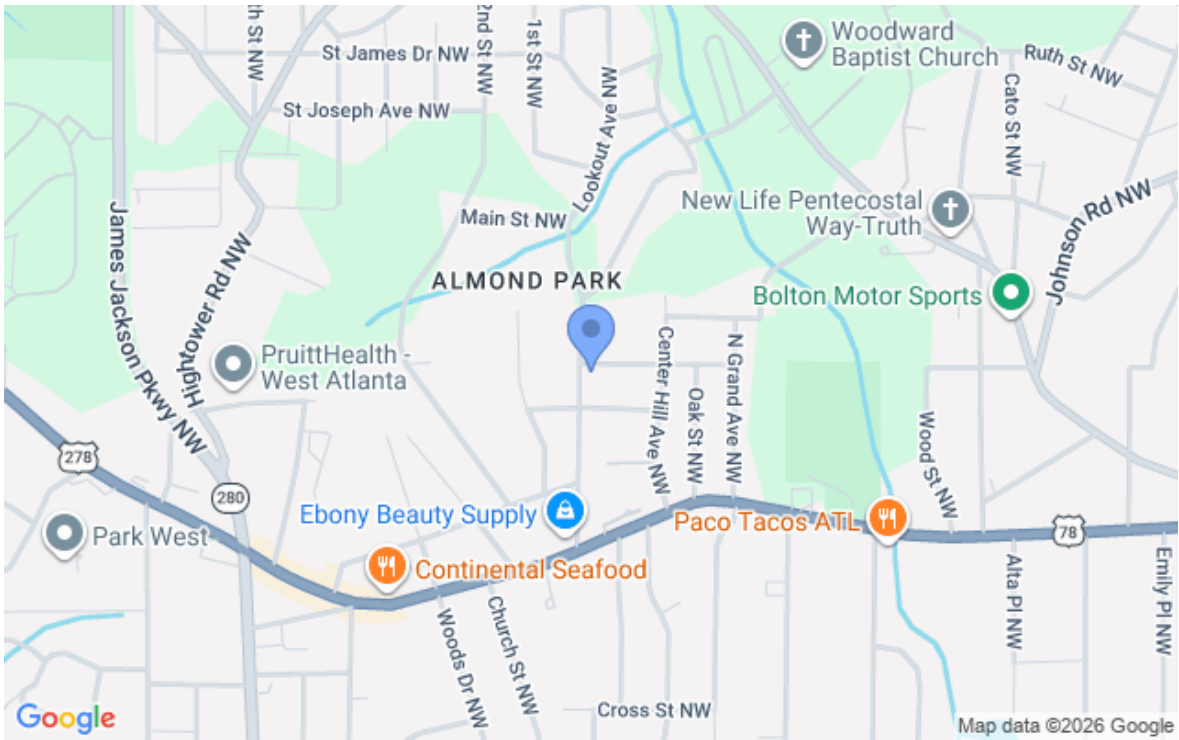
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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