

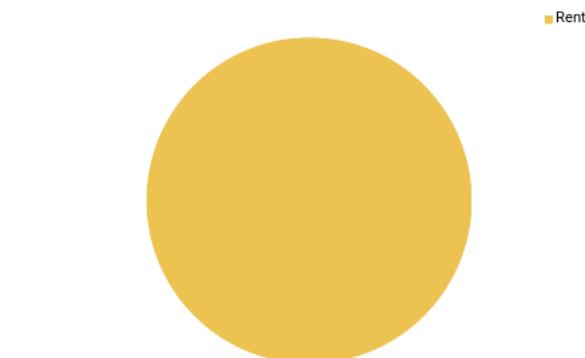
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,800.00	\$2,414.47	\$385.53	6.57%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$22,284.00	\$37,600.00	12.30%	9.29%

Property Information

Purchase Price:	\$240,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$25,000.00
Total Cost of Project:	\$268,000.00
After Repair Value	\$339,000.00

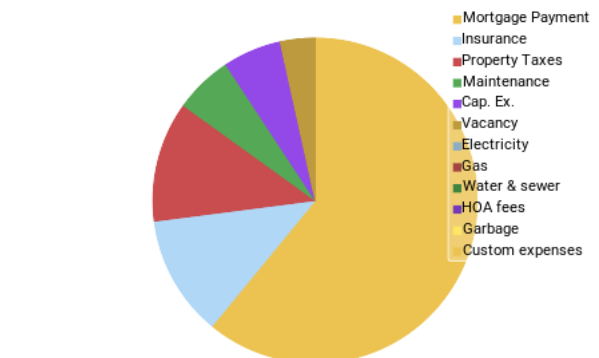
Down Payment:	\$9,600.00
Loan Amount:	\$230,400.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.600%
Monthly P&I:	\$1,471.47

Income



Rent	\$2,800.00
Total	\$2,800.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$84.00	Maintenance	\$140.00
Cap. Ex.	\$140.00	Insurance	\$290.00
Property Taxes	\$289.00	Mortgage Payment	\$1,471.47
Total	\$2,414.47		

Financial Projections

Total Initial Equity:	\$108,600.00		
Gross Rent Multiplier:	7.14		
Income-Expense Ratio (2% Rule):	1.04%		
Typical Cap Rate:	9.29%	Debt Coverage Ratio:	1.26
ARV based on Cap Rate:	\$240,000.00		

50% Rule Cash Flow Estimates

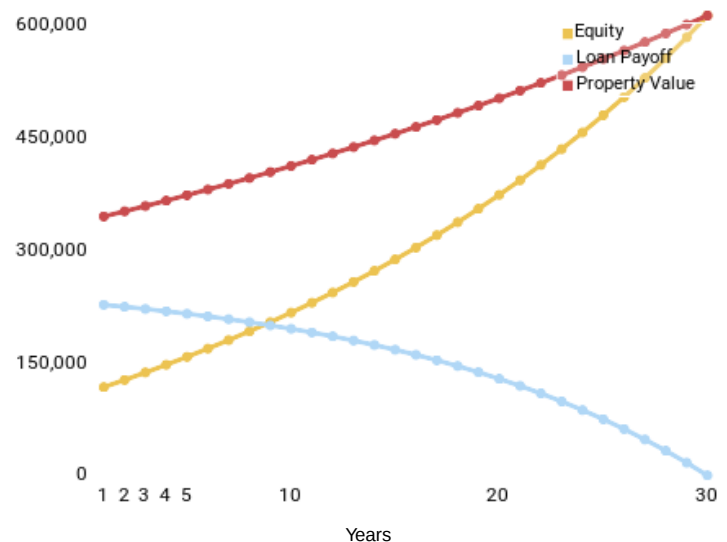
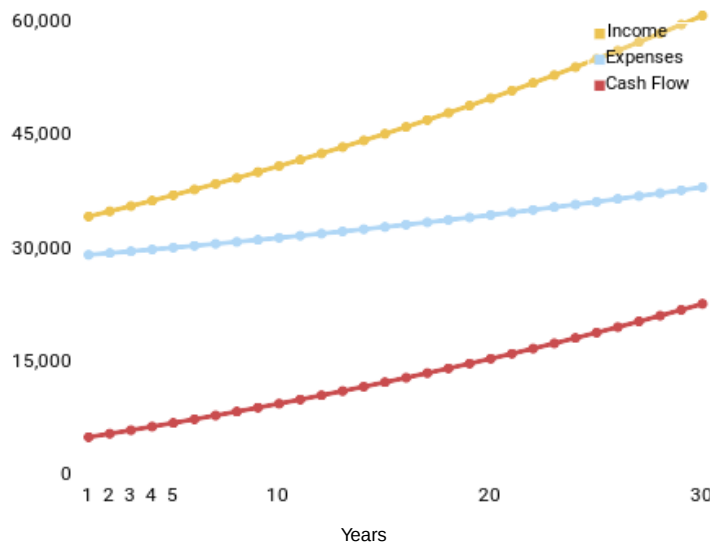
Total Monthly Income:	\$2,800.00
x50% for Expenses:	\$1,400.00
Monthly Payment/Interest Payment:	\$1,471.47
Total Monthly Cash Flow using 50% Rule:	-\$71.47

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	\$34,272	\$34,957	\$37,097	\$40,958	\$45,221	\$49,928	\$60,862
Total Annual Expenses	\$29,200	\$29,431	\$30,151	\$31,452	\$32,887	\$34,473	\$38,155
Total Annual Cashflow	\$5,072	\$5,527	\$6,946	\$9,506	\$12,334	\$15,455	\$22,707
Cash on Cash ROI	13.49%	14.70%	18.47%	25.28%	32.80%	41.10%	60.39%
Property Value	\$345,780	\$352,696	\$374,283	\$413,239	\$456,249	\$503,736	\$614,052
Equity	\$117,907	\$127,521	\$158,357	\$217,427	\$288,391	\$374,725	\$614,052
Loan Balance	\$227,873	\$225,175	\$215,926	\$195,812	\$167,858	\$129,011	\$0
Total Profit if Sold	\$61,174	\$75,831	\$124,555	\$223,208	\$347,063	\$500,982	\$925,838
Compound Annual Growth Rate	163%	74%	34%	21%	17%	14%	11%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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