



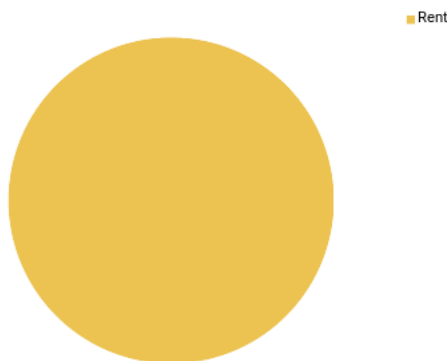
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,800.00	\$2,540.90	\$259.10	6.51%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$19,536.00	\$52,825.00	5.89%	6.51%

Property Information

Purchase Price:	\$300,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$304,000.00
After Repair Value	

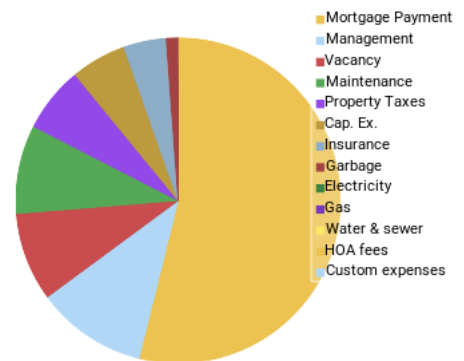
Down Payment:	\$45,000.00
Loan Amount:	\$255,000.00
Loan Points:	1.5
Loan Fees:	\$3,825.00
Amortized Over:	30 years
Loan Interest Rate:	5.000%
Monthly P&I:	\$1,368.90

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	\$30.00	Custom expenses	
Vacancy	\$224.00	Maintenance	\$224.00
Cap. Ex.	\$140.00	Management	\$280.00
Insurance	\$108.00	Property Taxes	\$166.00
Mortgage Payment	\$1,368.90		
Total	\$2,540.90		

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Financial Projections

Total Initial Equity:	-\$255,000.00		
Gross Rent Multiplier:	8.93		
Income-Expense Ratio (2% Rule):	0.92%		
Typical Cap Rate:	6.51%	Debt Coverage Ratio:	1.19
ARV based on Cap Rate:	\$300,000.00		

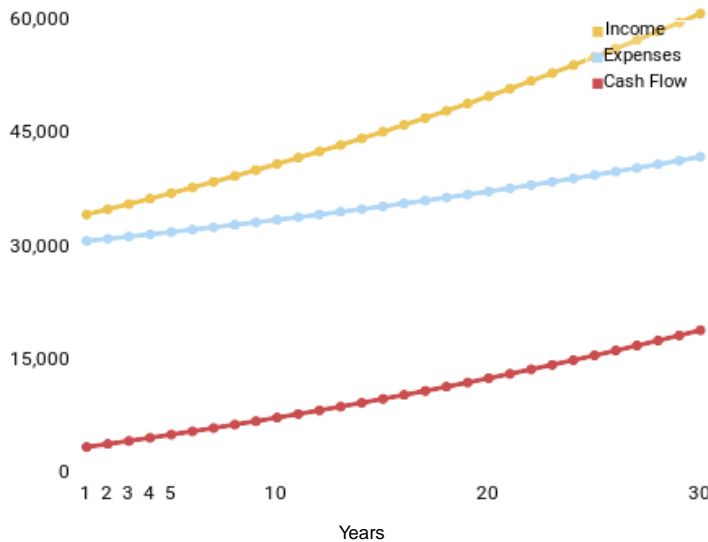
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,800.00
x50% for Expenses:	\$1,400.00
Monthly Payment/Interest Payment:	\$1,368.90
Total Monthly Cash Flow using 50% Rule:	\$31.10

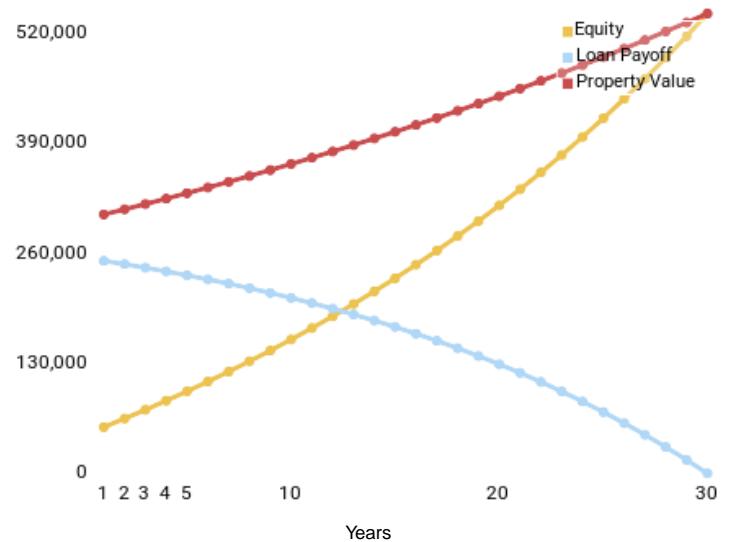
Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% 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	\$30,772	\$31,059	\$31,955	\$33,571	\$35,355	\$37,325	\$41,902
Total Annual Cashflow	\$3,500	\$3,899	\$5,143	\$7,388	\$9,866	\$12,603	\$18,960
Cash on Cash ROI	6.63%	7.38%	9.74%	13.98%	18.68%	23.86%	35.89%
Property Value	\$306,000	\$312,120	\$331,224	\$365,698	\$403,761	\$445,784	\$543,408
Equity	\$54,762	\$64,837	\$97,061	\$158,276	\$230,657	\$316,723	\$543,408
Loan Balance	\$251,238	\$247,283	\$234,163	\$207,422	\$173,104	\$129,061	\$0
Total Profit if Sold	\$5,437	\$19,410	\$65,802	\$159,376	\$276,031	\$419,530	\$806,170
Compound Annual Growth Rate	10%	17%	18%	15%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

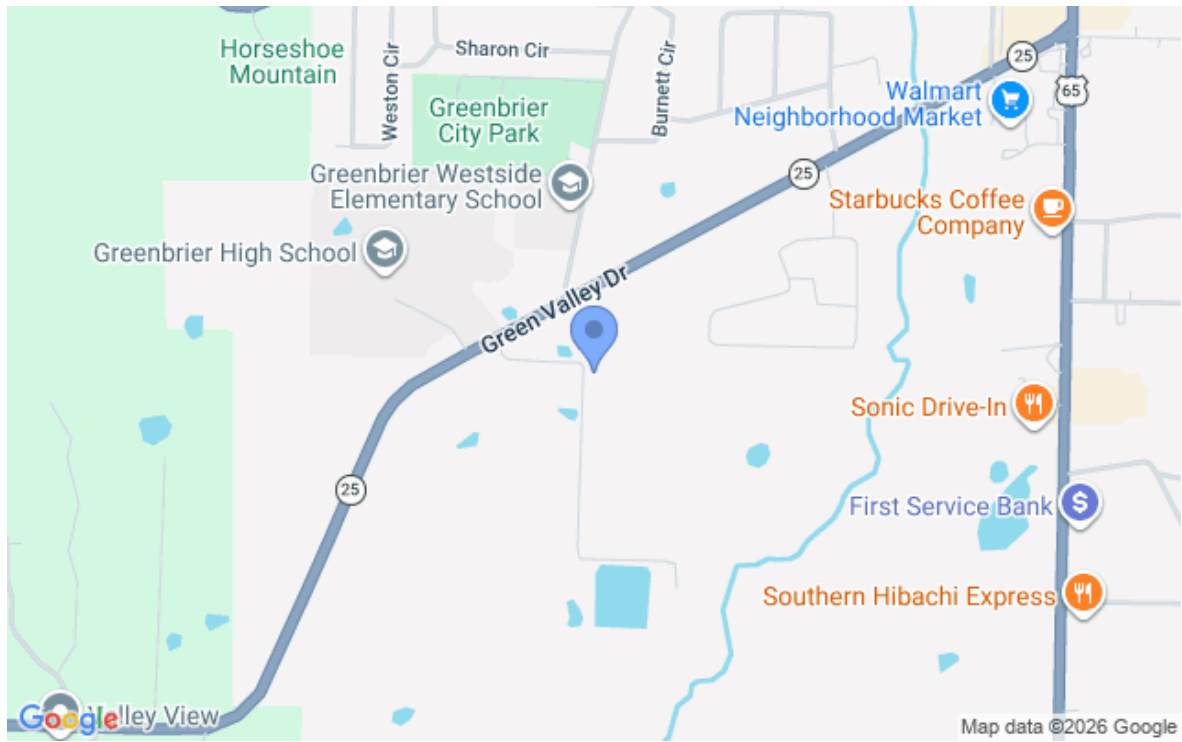


Loan Balance, Value and Equity (in \$)



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