

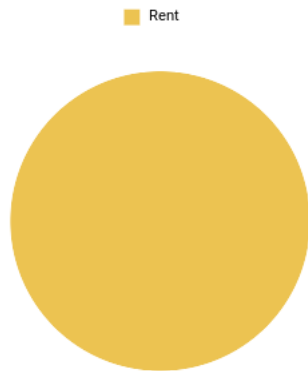
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,850.00	\$1,591.99	\$258.01	9.21%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$10,590.00	\$25,300.00	12.24%	9.21%

**Property Information**

Purchase Price:	\$115,000.00
Purchase Closing Costs:	\$2,300.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$117,300.00</b>
After Repair Value	

Down Payment:	\$23,000.00
Loan Amount:	\$92,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.200%
<b>Monthly P&amp;I:</b>	<b>\$624.49</b>

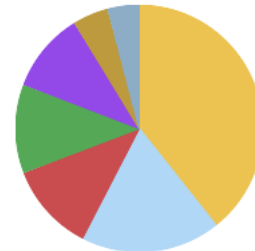
**Income**



Rent	\$1,850.00
<b>Total</b>	<b>\$1,850.00</b>

**Expenses**

- Mortgage Payment
- Property Taxes
- Maintenance
- Cap. Ex.
- Management
- Vacancy
- Insurance
- Electricity
- Gas
- Water & sewer
- HOA fees
- Garbage
- Custom expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$74.00	Maintenance	\$185.00
Cap. Ex.	\$185.00	Management	\$166.50
Insurance	\$66.00	Property Taxes	\$291.00
Mortgage Payment	\$624.49		
<b>Total</b>	<b>\$1,591.99</b>		

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## Financial Projections

Total Initial Equity:	-\$92,000.00		
Gross Rent Multiplier:	5.18		
Income-Expense Ratio (2% Rule):	1.58%		
Typical Cap Rate:	9.21%	Debt Coverage Ratio:	1.41
ARV based on Cap Rate:	\$115,000.00		

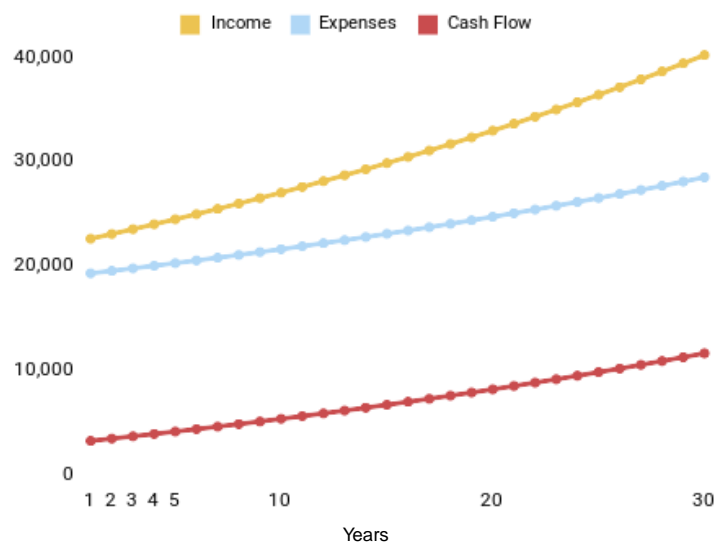
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,850.00
x50% for Expenses:	\$925.00
Monthly Payment/Interest Payment:	\$624.49
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$300.51</b>

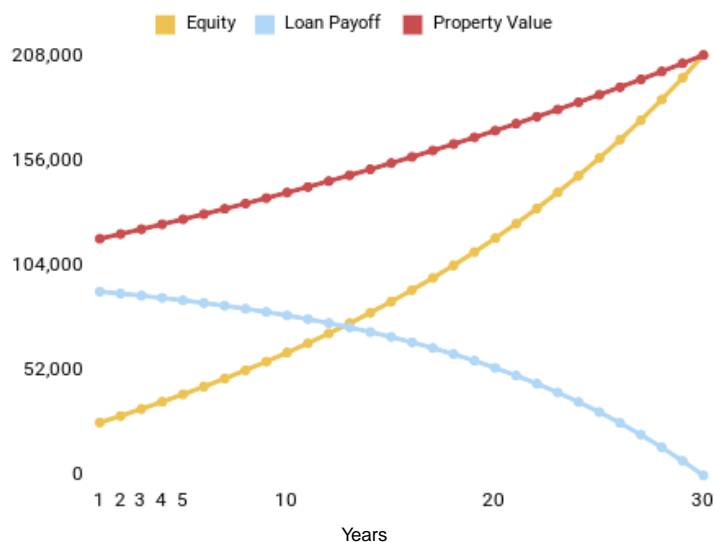
## Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	Property Value
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$22,644	\$23,097	\$24,511	\$27,062	\$29,878	\$32,988	\$40,212
Total Annual Expenses	\$19,336	\$19,573	\$20,312	\$21,646	\$23,119	\$24,746	\$28,524
Total Annual Cashflow	\$3,308	\$3,524	\$4,198	\$5,415	\$6,759	\$8,242	\$11,688
Cash on Cash ROI	13.08%	13.93%	16.59%	21.40%	26.72%	32.58%	46.20%
Property Value	\$117,300	\$119,646	\$126,969	\$140,184	\$154,775	\$170,884	\$208,307
Equity	\$26,199	\$29,511	\$40,186	\$60,869	\$86,154	\$117,574	\$208,307
Loan Balance	\$91,101	\$90,135	\$86,784	\$79,315	\$68,621	\$53,310	\$0
Total Profit if Sold	\$4,207	\$11,043	\$33,630	\$78,908	\$135,246	\$204,853	\$396,400
Annualized Total Return	17%	20%	18%	15%	13%	12%	10%

### Income, Expenses and Cash Flow (in \$)

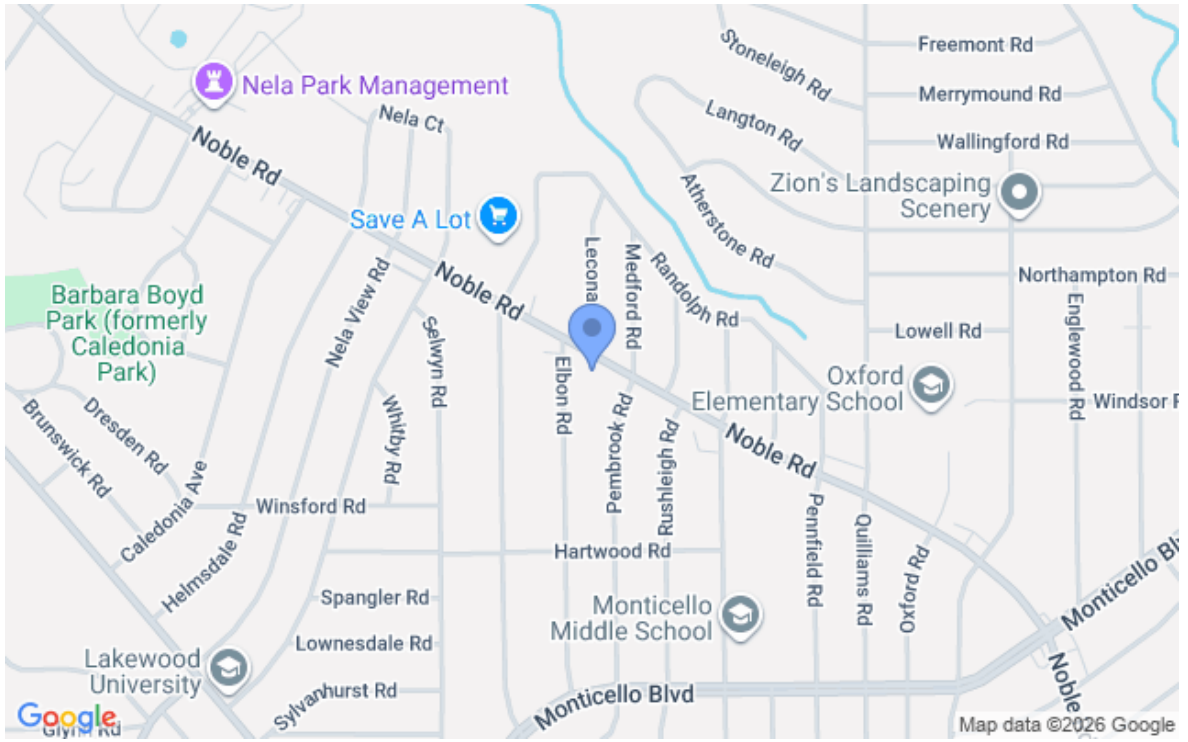


### Loan Balance, Value and Equity (in \$)



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