

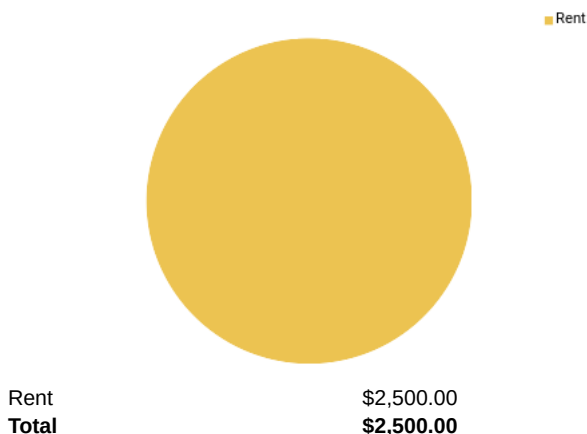
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,500.00	\$2,593.62	-\$93.62	6.02%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$18,060.00	\$38,215.00	-2.94%	7.25%

Property Information

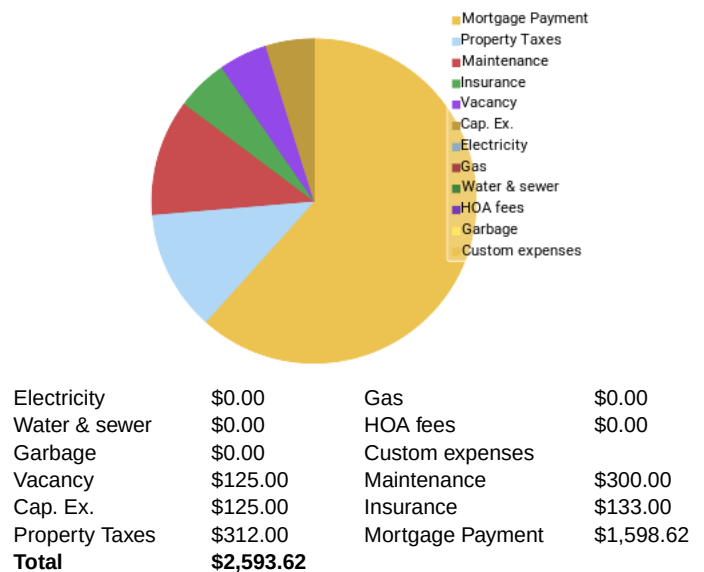
Purchase Price:	\$249,000.00
Purchase Closing Costs:	\$4,500.00
Estimated Repair Costs:	\$25,000.00
Total Cost of Project:	\$278,500.00
After Repair Value	\$300,000.00

Down Payment:	\$8,715.00
Loan Amount:	\$240,285.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
Monthly P&I:	\$1,598.62

Income



Expenses



Financial Projections

Total Initial Equity:	\$59,715.00		
Gross Rent Multiplier:	8.30		
Income-Expense Ratio (2% Rule):	0.90%		
Typical Cap Rate:	7.25%	Debt Coverage Ratio:	0.94
ARV based on Cap Rate:	\$249,000.00		

50% Rule Cash Flow Estimates

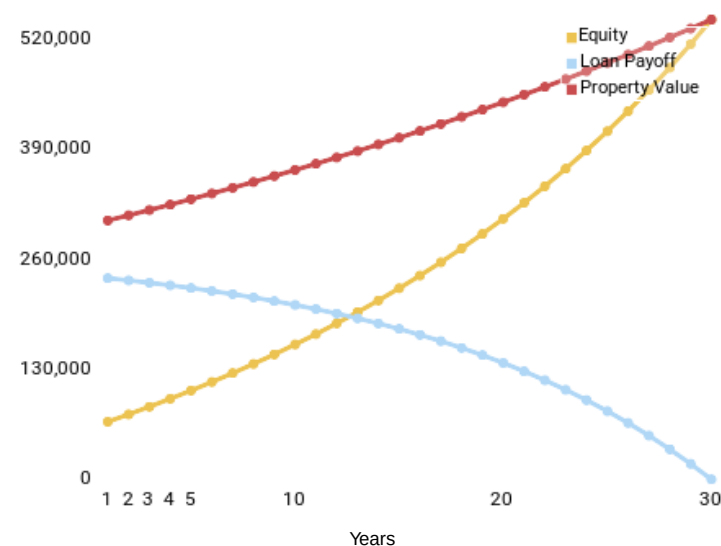
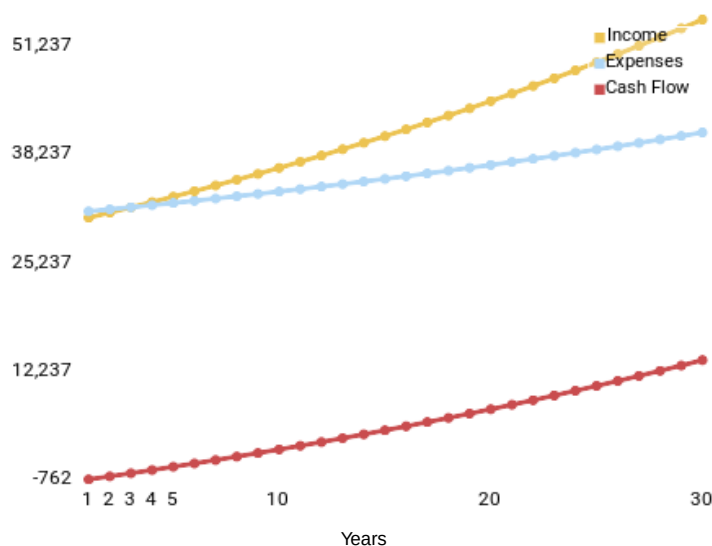
Total Monthly Income:	\$2,500.00
x50% for Expenses:	\$1,250.00
Monthly Payment/Interest Payment:	\$1,598.62
Total Monthly Cash Flow using 50% Rule:	-\$348.62

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	\$30,600	\$31,212	\$33,122	\$36,570	\$40,376	\$44,578	\$54,341
Total Annual Expenses	\$31,362	\$31,606	\$32,366	\$33,738	\$35,253	\$36,926	\$40,811
Total Annual Cashflow	-\$762	-\$394	\$756	\$2,832	\$5,123	\$7,653	\$13,530
Cash on Cash ROI	-1.99%	-1.03%	1.98%	7.41%	13.41%	20.03%	35.40%
Property Value	\$306,000	\$312,120	\$331,224	\$365,698	\$403,761	\$445,784	\$543,408
Equity	\$68,156	\$76,893	\$105,040	\$159,504	\$225,904	\$308,101	\$543,408
Loan Balance	\$237,844	\$235,227	\$226,184	\$206,194	\$177,856	\$137,683	\$0
Total Profit if Sold	\$6,229	\$14,113	\$41,931	\$103,734	\$188,221	\$300,369	\$636,247
Compound Annual Growth Rate	16%	17%	16%	14%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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