

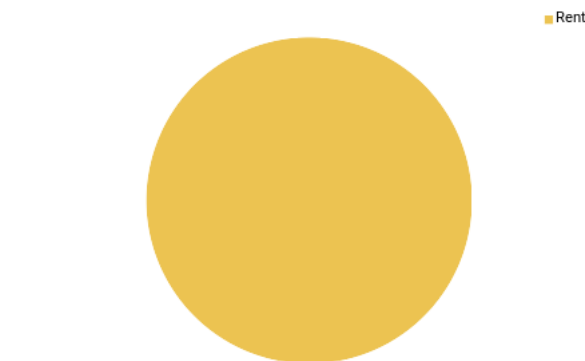
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,250.00	\$1,046.47	\$203.53	5.70%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,758.00	\$44,180.00	5.53%	5.70%

Property Information

Purchase Price:	\$188,900.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$192,900.00
After Repair Value	

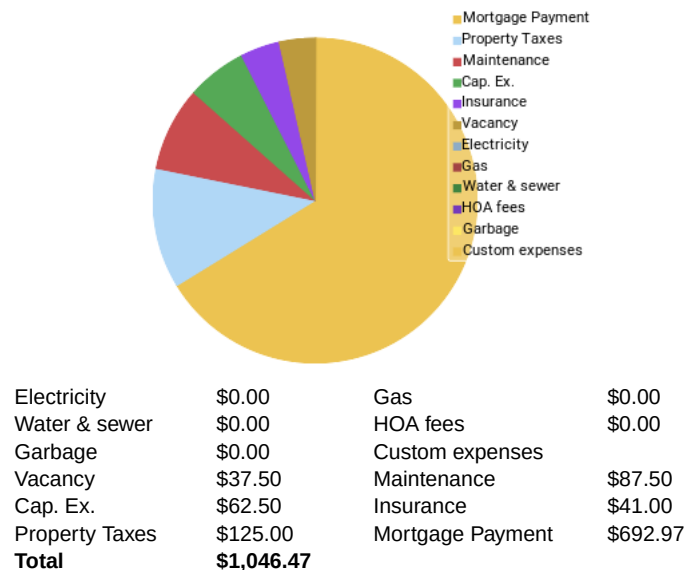
Down Payment:	\$40,180.00
Loan Amount:	\$148,720.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.800%
Monthly P&I:	\$692.97

Income



Rent	\$1,250.00
Total	\$1,250.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$37.50	Maintenance	\$87.50
Cap. Ex.	\$62.50	Insurance	\$41.00
Property Taxes	\$125.00	Mortgage Payment	\$692.97
Total	\$1,046.47		

Financial Projections

Total Initial Equity:	-\$148,720.00		
Gross Rent Multiplier:	12.59		
Income-Expense Ratio (2% Rule):	0.65%		
Typical Cap Rate:	5.70%	Debt Coverage Ratio:	1.29
ARV based on Cap Rate:	\$188,900.00		

50% Rule Cash Flow Estimates

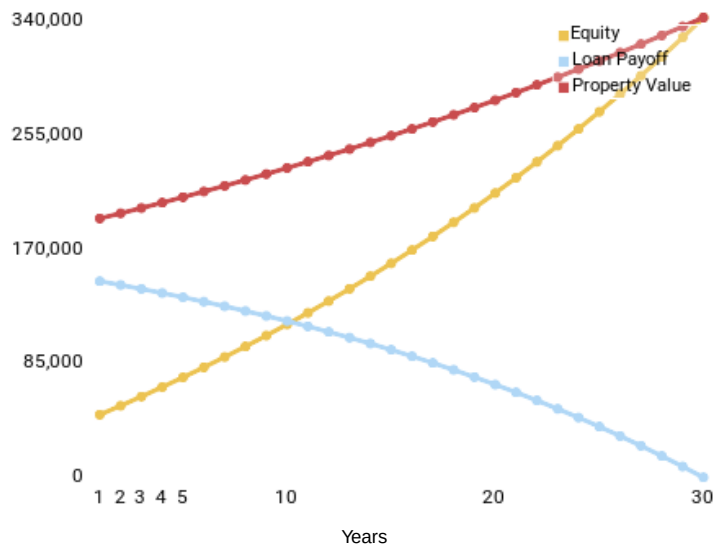
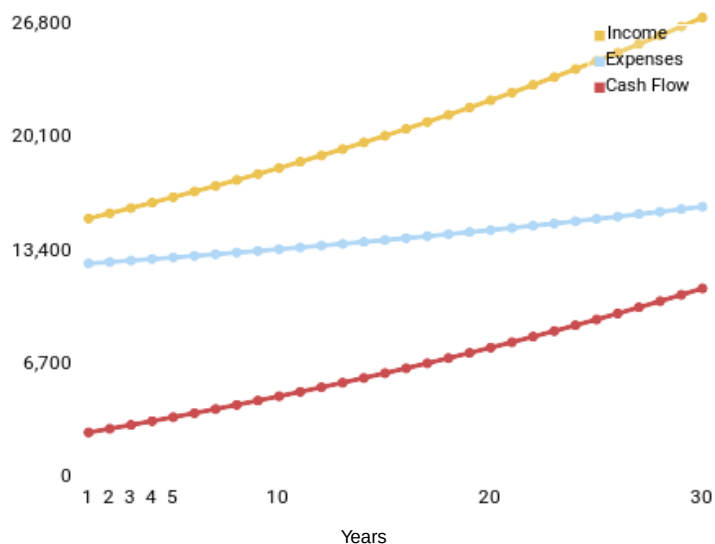
Total Monthly Income:	\$1,250.00
x50% for Expenses:	\$625.00
Monthly Payment/Interest Payment:	\$692.97
Total Monthly Cash Flow using 50% Rule:	-\$67.97

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	\$15,300	\$15,606	\$16,561	\$18,285	\$20,188	\$22,289	\$27,170
Total Annual Expenses	\$12,643	\$12,729	\$12,999	\$13,487	\$14,025	\$14,619	\$15,999
Total Annual Cashflow	\$2,657	\$2,877	\$3,562	\$4,798	\$6,163	\$7,670	\$11,171
Cash on Cash ROI	6.02%	6.51%	8.06%	10.86%	13.95%	17.36%	25.29%
Property Value	\$192,678	\$196,532	\$208,561	\$230,268	\$254,235	\$280,695	\$342,166
Equity	\$46,669	\$53,339	\$74,487	\$113,899	\$159,269	\$211,604	\$342,166
Loan Balance	\$146,009	\$143,193	\$134,074	\$116,369	\$94,966	\$69,092	\$0
Total Profit if Sold	\$5,147	\$14,693	\$45,833	\$106,715	\$180,117	\$267,729	\$493,676
Compound Annual Growth Rate	12%	15%	15%	13%	11%	10%	9%

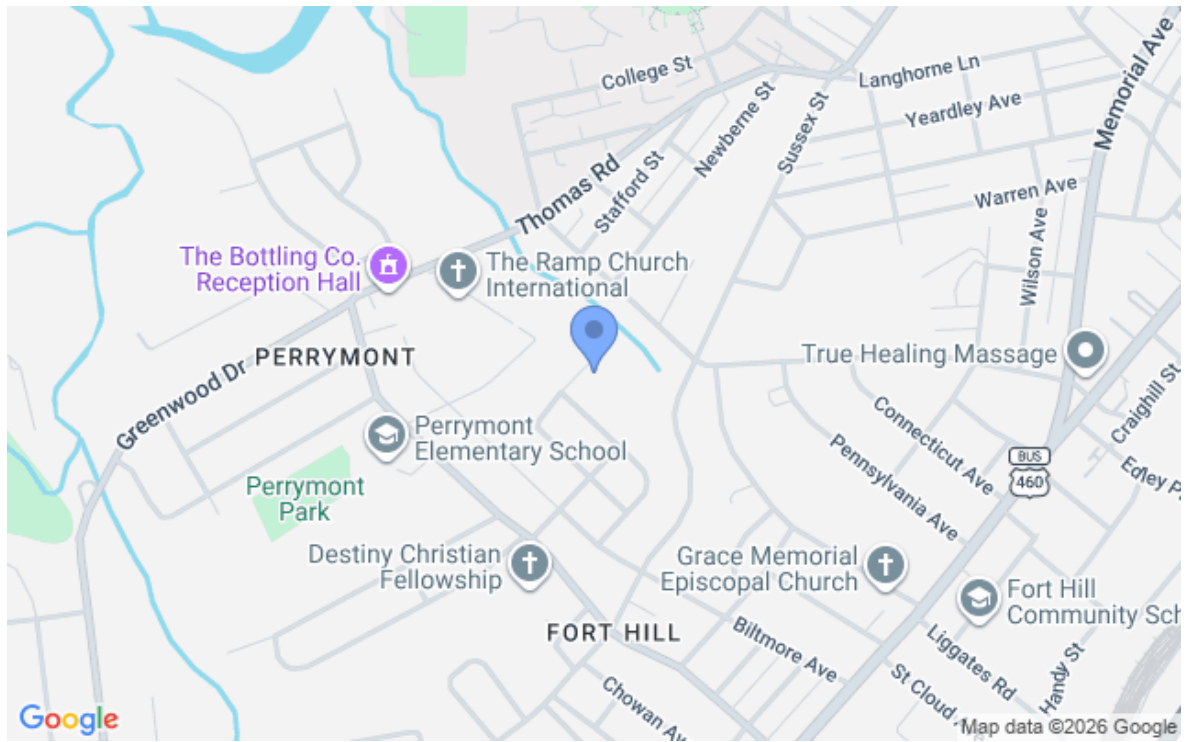
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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