

|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$2,200.00             | \$1,897.53               | \$302.47                  | 6.30%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$19,668.00            | \$0.00                   | Inf%                      | 6.30%                      |

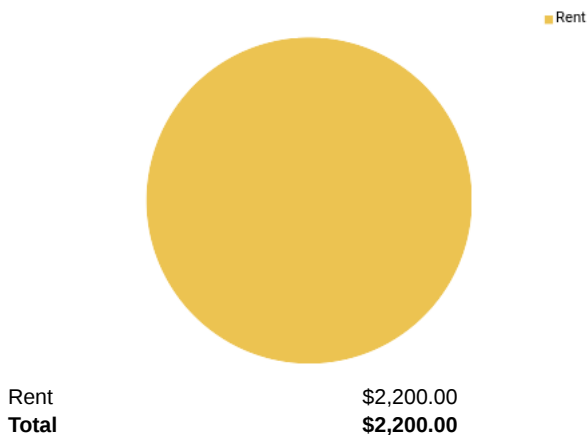
### Property Information

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$312,000.00        |
| Purchase Closing Costs:       | \$0.00              |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$312,000.00</b> |
| After Repair Value            |                     |

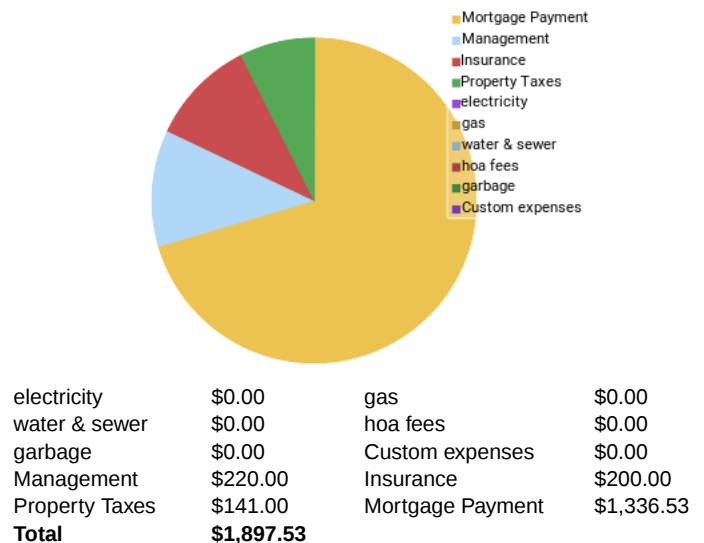
|                         |                   |
|-------------------------|-------------------|
| Down Payment:           | \$0.00            |
| Loan Amount:            | \$312,000.00      |
| Loan Points:            | -                 |
| Loan Fees:              | \$0.00            |
| Amortized Over:         | 30 years          |
| Loan Interest Rate:     | 3.125%            |
| <b>Monthly P&amp;I:</b> | <b>\$1,336.53</b> |



### Income



### Expenses



## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$312,000.00 |                      |      |
| Gross Rent Multiplier:          | 11.82         |                      |      |
| Income-Expense Ratio (2% Rule): | 0.71%         |                      |      |
| Typical Cap Rate:               | 6.30%         | Debt Coverage Ratio: | 1.23 |
| ARV based on Cap Rate:          | \$312,000.00  |                      |      |

## 50% Rule Cash Flow Estimates

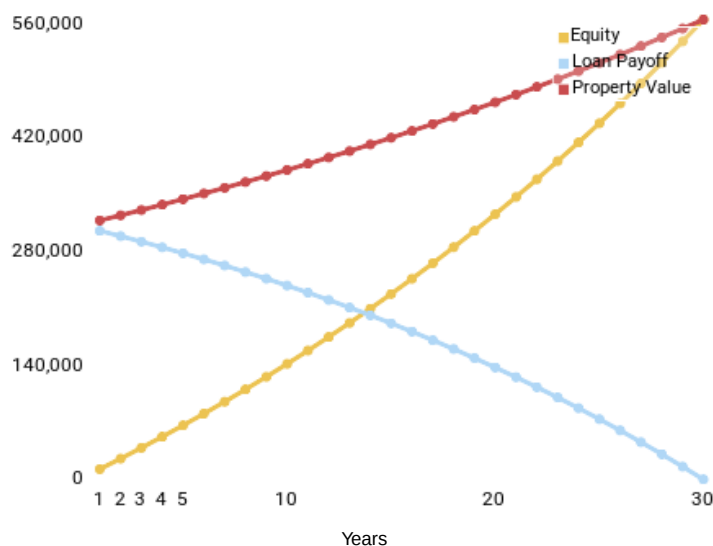
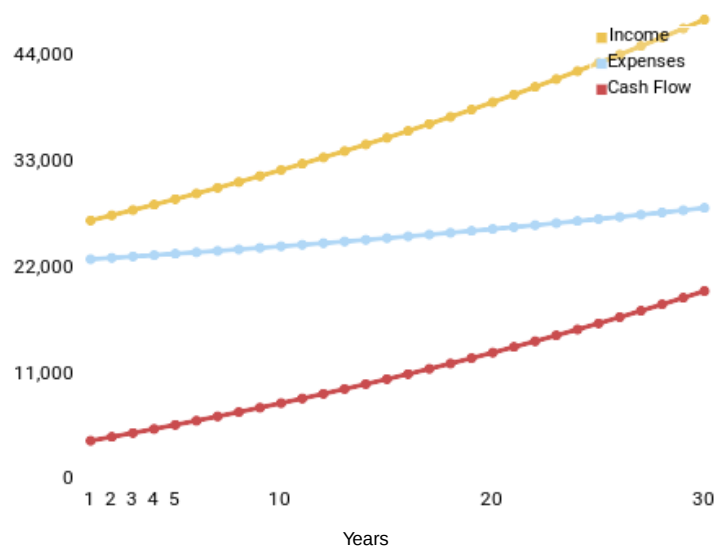
|                                                |                  |
|------------------------------------------------|------------------|
| Total Monthly Income:                          | \$2,200.00       |
| x50% for Expenses:                             | \$1,100.00       |
| Monthly Payment/Interest Payment:              | \$1,336.53       |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>-\$236.53</b> |

## 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         | \$26,928  | \$27,467  | \$29,148  | \$32,181  | \$35,531       | \$39,229  | \$47,820  |
| Total Annual Expenses       | \$22,905  | \$23,042  | \$23,471  | \$24,245  | \$25,099       | \$26,042  | \$28,232  |
| Total Annual Cashflow       | \$4,023   | \$4,424   | \$5,677   | \$7,937   | \$10,432       | \$13,187  | \$19,587  |
| Cash on Cash ROI            | Inf%      | Inf%      | Inf%      | Inf%      | Inf%           | Inf%      | Inf%      |
| Property Value              | \$318,240 | \$324,605 | \$344,473 | \$380,326 | \$419,911      | \$463,616 | \$565,145 |
| Equity                      | \$12,619  | \$25,565  | \$66,457  | \$142,033 | \$228,049      | \$326,026 | \$565,145 |
| Loan Balance                | \$305,621 | \$299,039 | \$278,016 | \$238,294 | \$191,862      | \$137,590 | \$0       |
| Total Profit if Sold        | \$16,642  | \$34,013  | \$90,665  | \$201,315 | \$334,402      | \$492,696 | \$897,844 |
| Compound Annual Growth Rate | Inf%      | Inf%      | Inf%      | Inf%      | Inf%           | Inf%      | Inf%      |

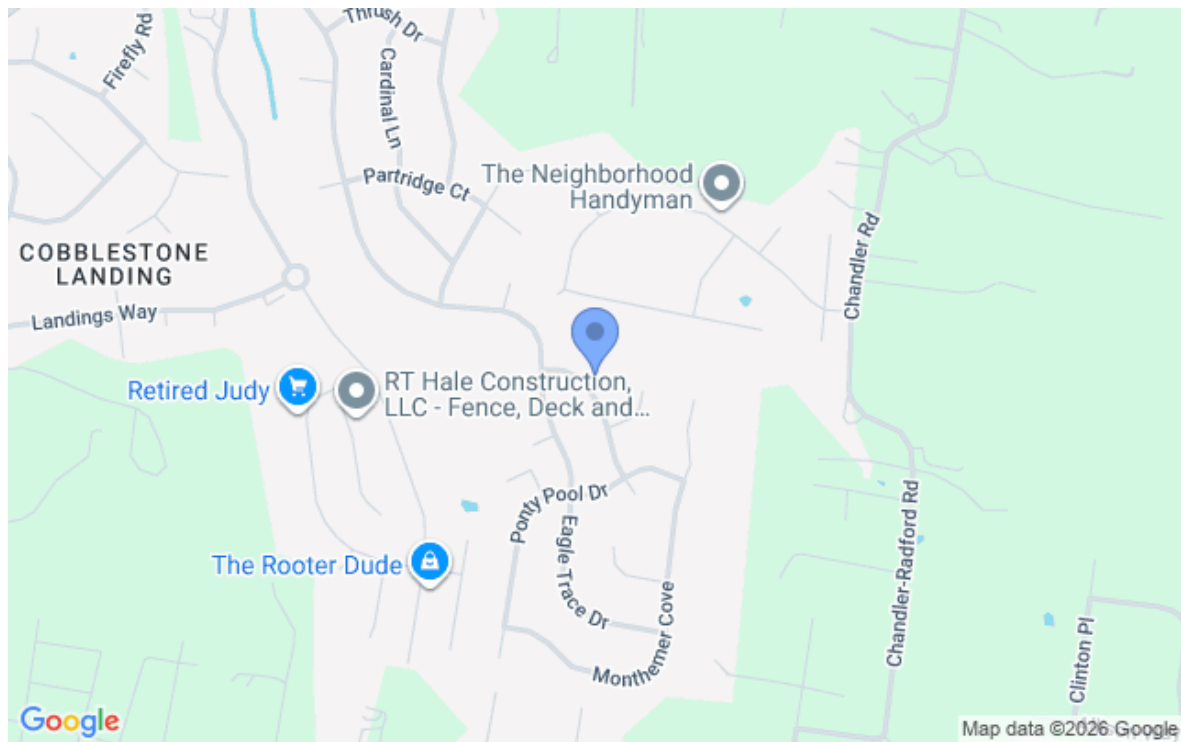
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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