



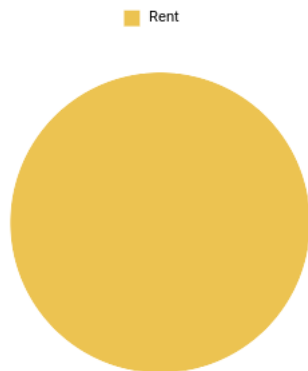
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,400.00	\$2,344.81	\$1,055.19	10.80%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$29,688.00	\$65,000.00	19.48%	10.80%

Property Information

Purchase Price:	\$275,000.00
Purchase Closing Costs:	\$10,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$285,000.00
After Repair Value	

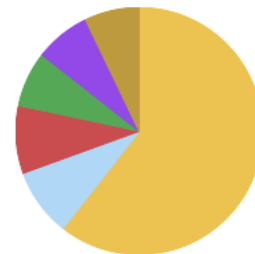
Down Payment:	\$55,000.00
Loan Amount:	\$220,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	25 years
Loan Interest Rate:	6.010%
Monthly P&I:	\$1,418.81

Income



Rent	\$3,400.00
Total	\$3,400.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$170.00	Maintenance	\$170.00
Cap. Ex.	\$170.00	Insurance	\$208.00
Property Taxes	\$208.00	Mortgage Payment	\$1,418.81
Total	\$2,344.81		

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Financial Projections

Total Initial Equity:	-\$220,000.00		
Gross Rent Multiplier:	6.74		
Income-Expense Ratio (2% Rule):	1.19%		
Typical Cap Rate:	10.80%	Debt Coverage Ratio:	1.74
ARV based on Cap Rate:	\$275,000.00		

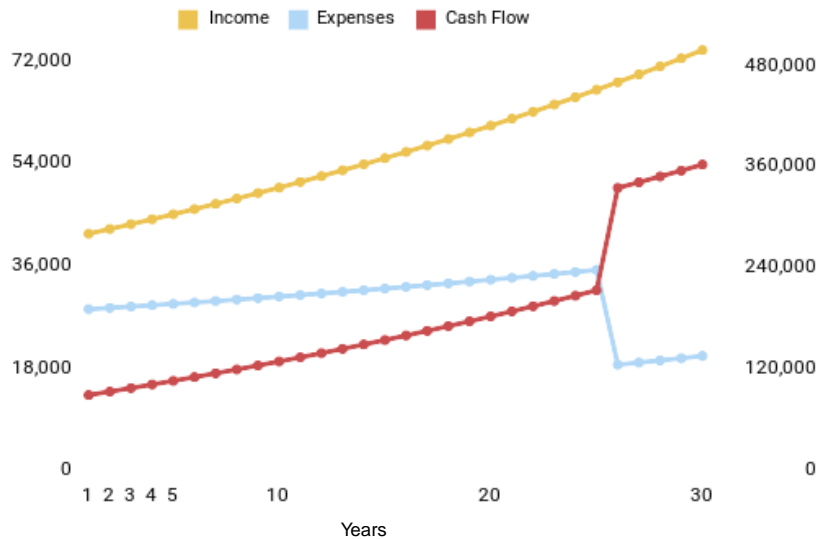
50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,400.00
x50% for Expenses:	\$1,700.00
Monthly Payment/Interest Payment:	\$1,418.81
Total Monthly Cash Flow using 50% Rule:	\$281.19

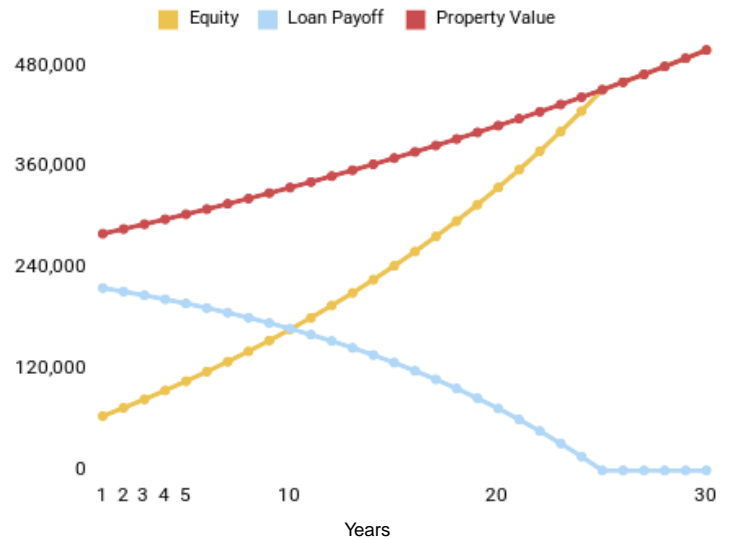
Analysis Over Time

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	\$41,616	\$42,448	\$45,046	\$49,735	\$54,911	\$60,627	\$73,904
Total Annual Expenses	\$28,360	\$28,587	\$29,294	\$30,571	\$31,981	\$33,538	\$20,128
Total Annual Cashflow	\$13,256	\$13,862	\$15,752	\$19,164	\$22,930	\$27,089	\$53,776
Cash on Cash ROI	20.39%	21.33%	24.23%	29.48%	35.28%	41.68%	82.73%
Property Value	\$280,500	\$286,110	\$303,622	\$335,223	\$370,114	\$408,636	\$498,124
Equity	\$64,410	\$74,172	\$105,743	\$167,197	\$242,375	\$335,265	\$498,124
Loan Balance	\$216,090	\$211,938	\$197,879	\$168,026	\$127,739	\$73,371	\$0
Total Profit if Sold	\$12,666	\$36,290	\$113,202	\$263,517	\$445,664	\$665,518	\$1,235,955
Annualized Total Return	19%	25%	22%	18%	15%	13%	11%

Income, Expenses and Cash Flow (in \$)

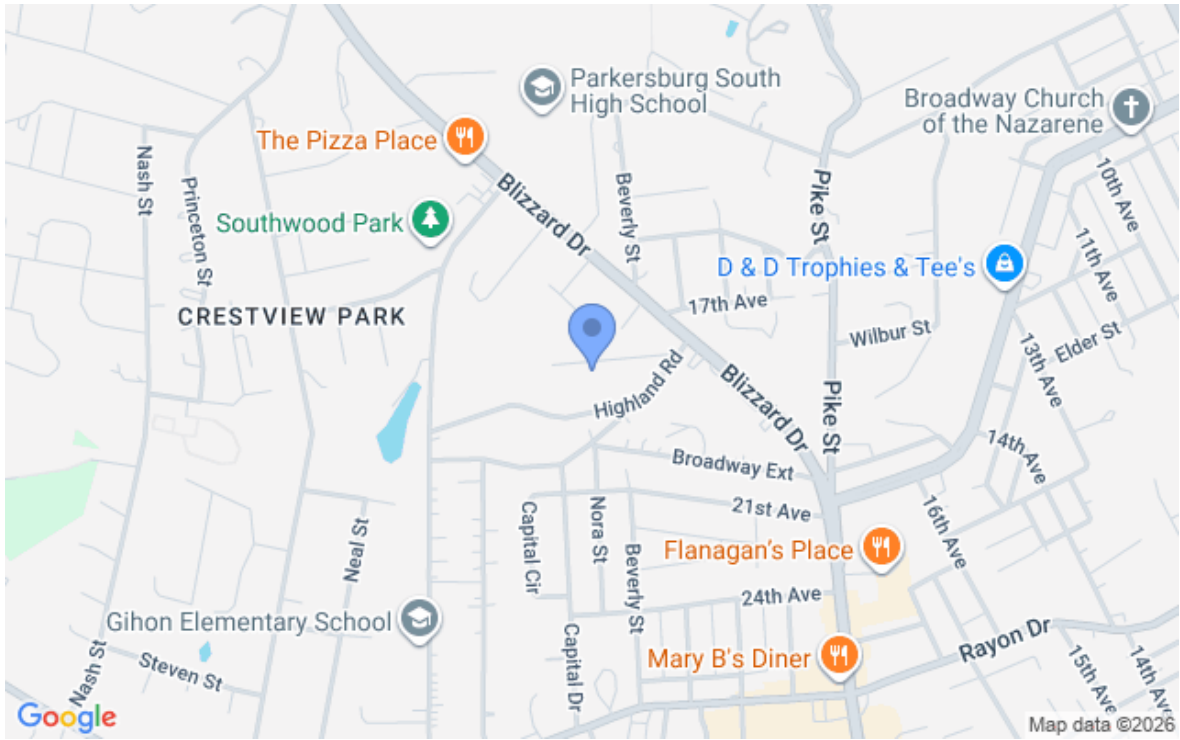


Loan Balance, Value and Equity (in \$)



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