

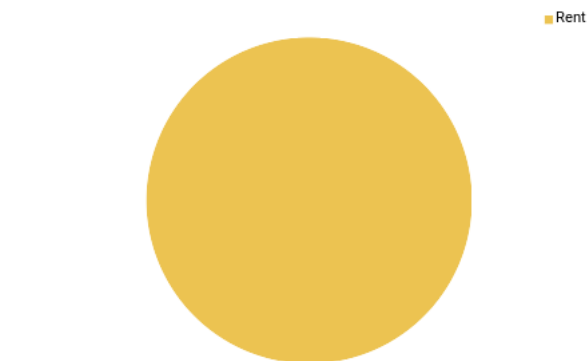
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,095.00	\$1,975.11	\$119.89	5.97%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$14,874.60	\$66,250.00	2.17%	5.97%

Property Information

Purchase Price:	\$249,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$253,000.00
After Repair Value	

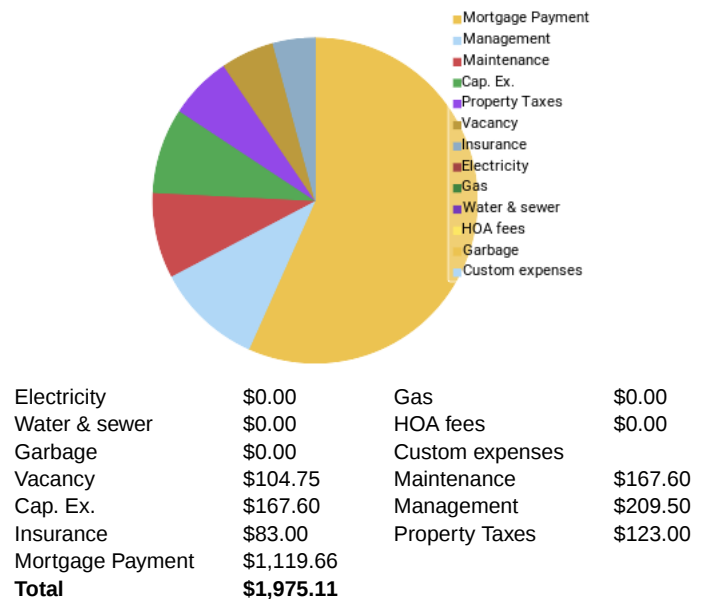
Down Payment:	\$62,250.00
Loan Amount:	\$186,750.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.000%
Monthly P&I:	\$1,119.66

Income



Rent	\$2,095.00
Total	\$2,095.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$104.75	Maintenance	\$167.60
Cap. Ex.	\$167.60	Management	\$209.50
Insurance	\$83.00	Property Taxes	\$123.00
Mortgage Payment	\$1,119.66		
Total	\$1,975.11		

Financial Projections

Total Initial Equity:	-\$186,750.00		
Gross Rent Multiplier:	9.90		
Income-Expense Ratio (2% Rule):	0.83%		
Typical Cap Rate:	5.97%	Debt Coverage Ratio:	1.11
ARV based on Cap Rate:	\$249,000.00		

50% Rule Cash Flow Estimates

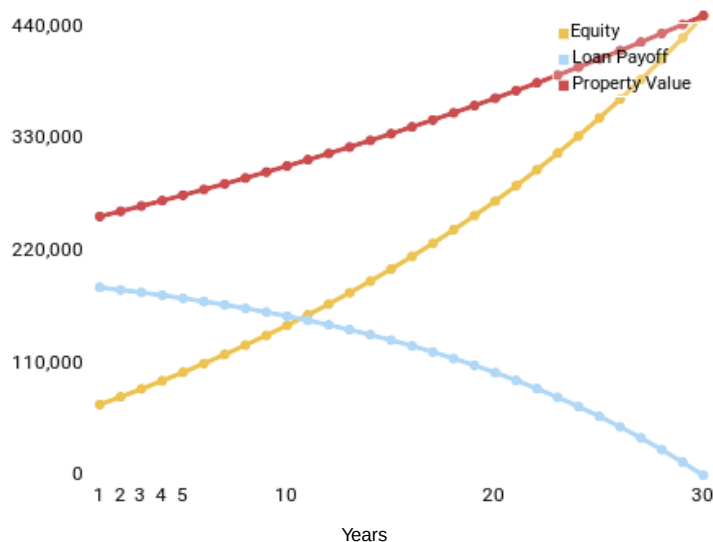
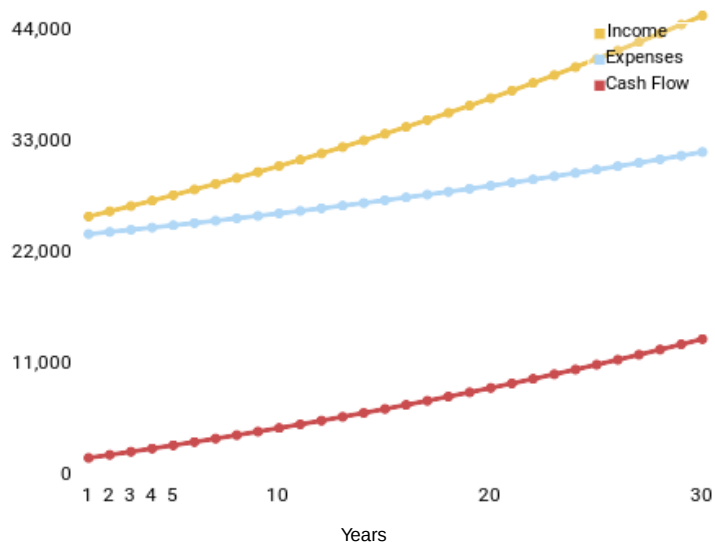
Total Monthly Income:	\$2,095.00
x50% for Expenses:	\$1,047.50
Monthly Payment/Interest Payment:	\$1,119.66
Total Monthly Cash Flow using 50% Rule:	-\$72.16

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	\$25,643	\$26,156	\$27,757	\$30,646	\$33,835	\$37,357	\$45,538
Total Annual Expenses	\$23,907	\$24,116	\$24,770	\$25,949	\$27,252	\$28,690	\$32,030
Total Annual Cashflow	\$1,736	\$2,040	\$2,987	\$4,696	\$6,583	\$8,667	\$13,507
Cash on Cash ROI	2.62%	3.08%	4.51%	7.09%	9.94%	13.08%	20.39%
Property Value	\$253,980	\$259,060	\$274,916	\$303,530	\$335,121	\$370,001	\$451,029
Equity	\$69,523	\$77,038	\$101,137	\$147,247	\$202,437	\$269,149	\$451,029
Loan Balance	\$184,457	\$182,022	\$173,779	\$156,283	\$132,684	\$100,852	\$0
Total Profit if Sold	\$5,009	\$14,563	\$46,664	\$112,767	\$197,026	\$302,823	\$597,204
Compound Annual Growth Rate	8%	10%	11%	10%	10%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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