

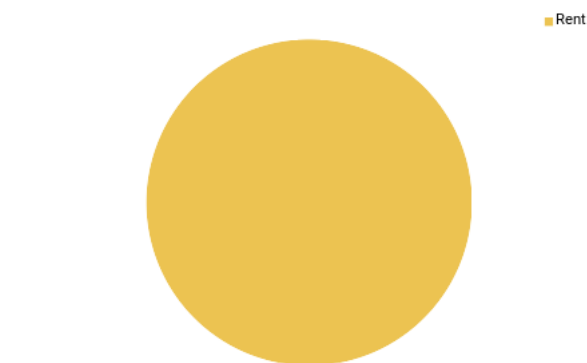
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$7,191.00	\$7,706.47	-\$515.47	6.56%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$62,304.00	\$57,319.00	-10.79%	6.56%

Property Information

Purchase Price:	\$950,000.00
Purchase Closing Costs:	\$22,169.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$972,169.00
After Repair Value	

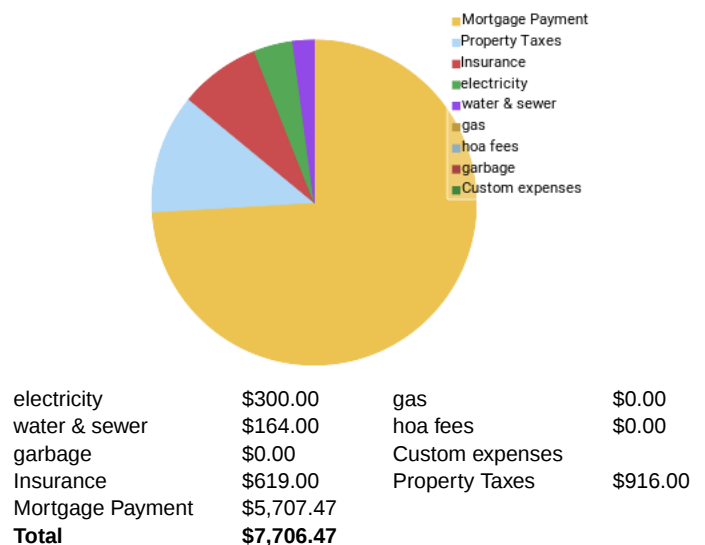
Down Payment:	\$35,150.00
Loan Amount:	\$914,850.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.375%
Monthly P&I:	\$5,707.47

Income



Rent	\$7,191.00
Total	\$7,191.00

Expenses



electricity	\$300.00	gas	\$0.00
water & sewer	\$164.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Insurance	\$619.00	Property Taxes	\$916.00
Mortgage Payment	\$5,707.47		
Total	\$7,706.47		

Financial Projections

Total Initial Equity:	-\$914,850.00		
Gross Rent Multiplier:	11.01		
Income-Expense Ratio (2% Rule):	0.74%		
Typical Cap Rate:	6.56%	Debt Coverage Ratio:	0.91
ARV based on Cap Rate:	\$950,000.00		

50% Rule Cash Flow Estimates

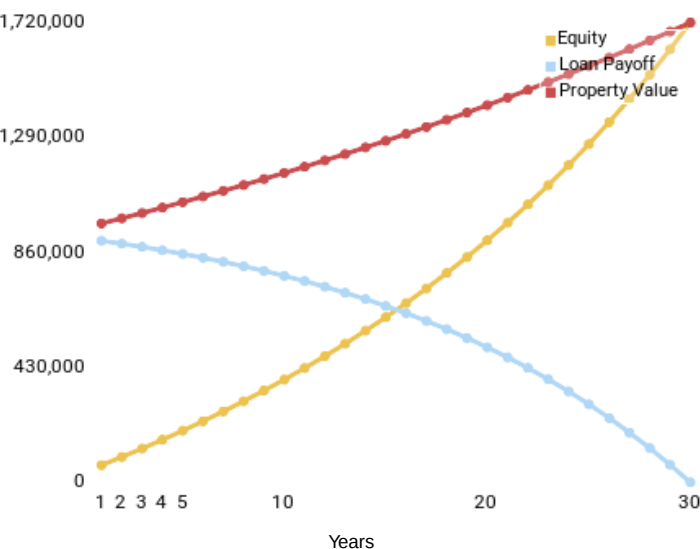
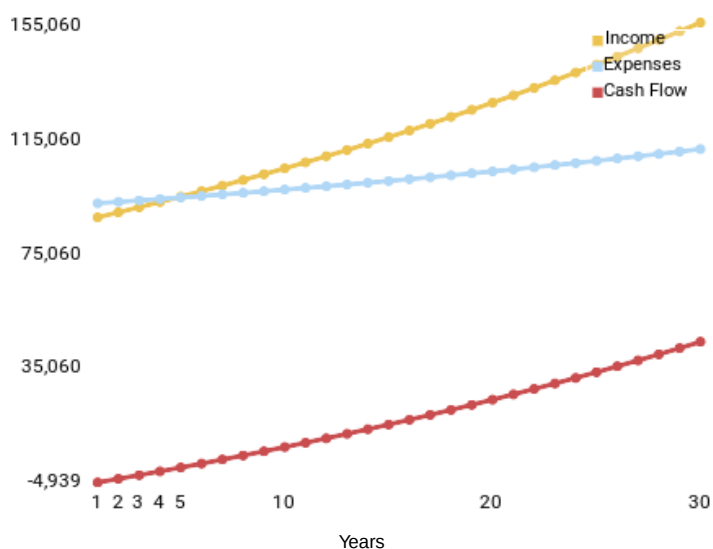
Total Monthly Income:	\$7,191.00
x50% for Expenses:	\$3,595.50
Monthly Payment/Interest Payment:	\$5,707.47
Total Monthly Cash Flow using 50% Rule:	-\$2,111.97

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	\$88,018	\$89,778	\$95,273	\$105,189	\$116,138	\$128,225	\$156,306
Total Annual Expenses	\$92,957	\$93,447	\$94,974	\$97,731	\$100,774	\$104,135	\$111,941
Total Annual Cashflow	-\$4,940	-\$3,669	\$299	\$7,459	\$15,363	\$24,091	\$44,365
Cash on Cash ROI	-8.62%	-6.40%	0.52%	13.01%	26.80%	42.03%	77.40%
Property Value	\$969,000	\$988,380	\$1,048,877	\$1,158,045	\$1,278,575	\$1,411,650	\$1,720,794
Equity	\$64,620	\$95,158	\$193,718	\$384,918	\$618,179	\$906,175	\$1,720,794
Loan Balance	\$904,380	\$893,222	\$855,158	\$773,127	\$660,396	\$505,475	\$0
Total Profit if Sold	\$2,362	\$29,231	\$124,668	\$338,557	\$632,513	\$1,023,162	\$2,186,889
Compound Annual Growth Rate	4%	23%	26%	21%	18%	16%	13%

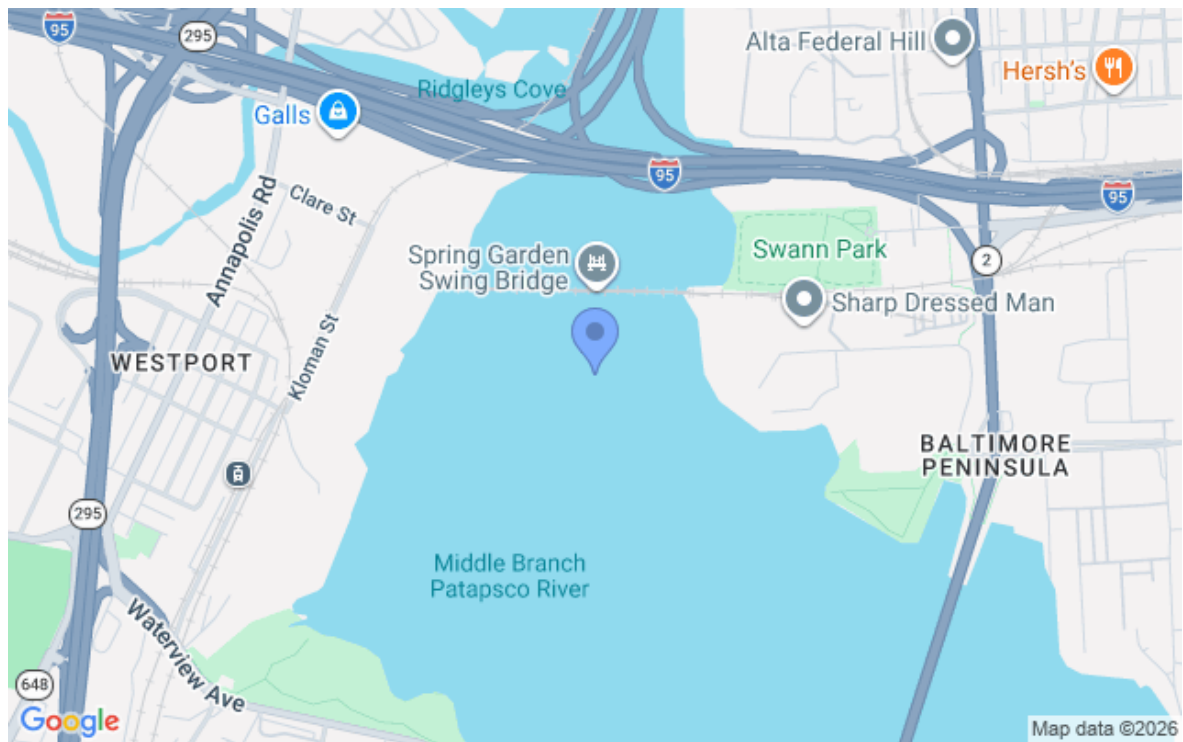
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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