BiggerPockets®

5 properties

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,800.00	$3,901.78	-$101.78	7.71%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$29,292.00	$83,600.00	-1.46%	7.71%

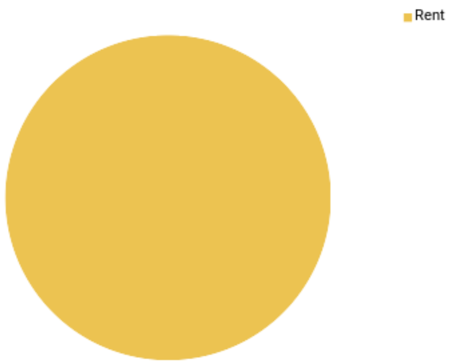
Property Information

Purchase Price:	$380,000.00
Purchase Closing Costs:	$7,600.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$387,600.00**
After Repair Value	

Property Description
1214 N Drury, Springfield 2028 Mt Vernon, Springfield 2350 N Ramsey, Springfield 1114 N Ethyl, Springfield one property in Aldrich

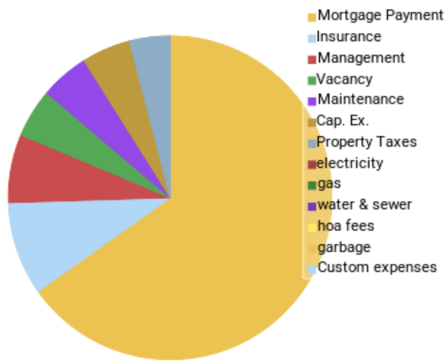
Down Payment:	$76,000.00
Loan Amount:	$304,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	20 years
Loan Interest Rate:	8.000%
Monthly P&I:	**$2,542.78**

Income



Rent	$3,800.00
Total	**$3,800.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$0.00
garbage	$0.00	Custom expenses	
Vacancy	$190.00	Maintenance	$190.00
Cap. Ex.	$190.00	Management	$266.00
Insurance	$364.00	Property Taxes	$159.00
Mortgage Payment	$2,542.78		
Total	**$3,901.78**		

Financial Projections

Total Initial Equity:	-$304,000.00		
Gross Rent Multiplier:	8.33		
Income-Expense Ratio (2% Rule):	0.98%		
Typical Cap Rate:	7.71%	Debt Coverage Ratio:	0.96
ARV based on Cap Rate:	$380,000.00		

50% Rule Cash Flow Estimates

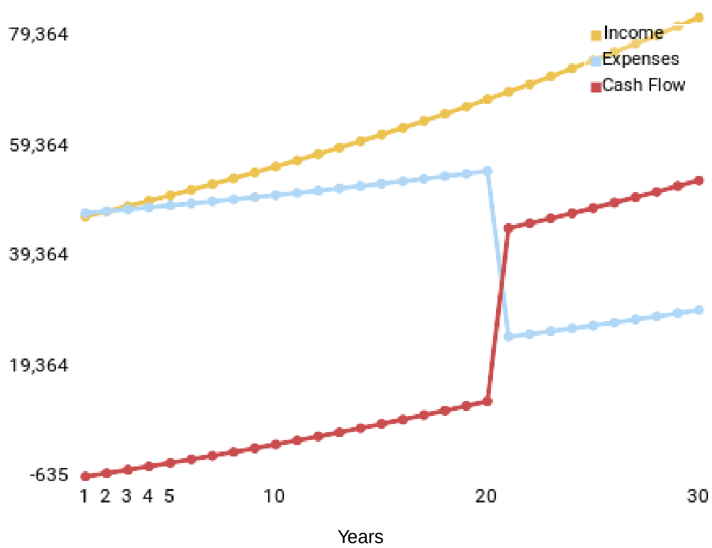
Total Monthly Income:	$3,800.00
x50% for Expenses:	$1,900.00
Monthly Payment/Interest Payment:	$2,542.78
Total Monthly Cash Flow using 50% Rule:	**-$642.78**

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$46,512	$47,442	$50,346	$55,586	$61,372	$67,759	$82,598
Total Annual Expenses	$47,147	$47,480	$48,519	$50,393	$52,462	$54,746	$29,540
Total Annual Cashflow	-$635	-$38	$1,827	$5,193	$8,910	$13,013	$53,058
Cash on Cash ROI	-0.76%	-0.05%	2.19%	6.21%	10.66%	15.57%	63.47%
Property Value	$387,600	$395,352	$419,551	$463,218	$511,430	$564,660	$688,317
Equity	$90,026	$104,736	$153,473	$253,638	$386,024	$564,660	$688,317
Loan Balance	$297,574	$290,616	$266,078	$209,580	$125,406	$0	$0
Total Profit if Sold	$5,790	$20,463	$72,792	$192,059	$361,414	$596,746	$1,206,537
Compound Annual Growth Rate	7%	12%	13%	13%	12%	11%	10%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)