

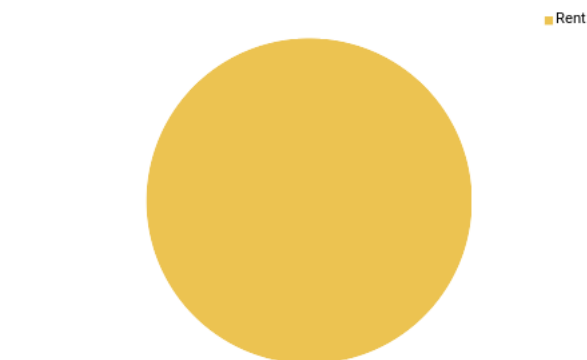
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,383.00	\$3,236.84	\$146.16	5.81%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$24,392.64	\$111,700.00	1.57%	5.81%

Property Information

Purchase Price:	\$420,000.00
Purchase Closing Costs:	\$6,700.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$426,700.00
After Repair Value	

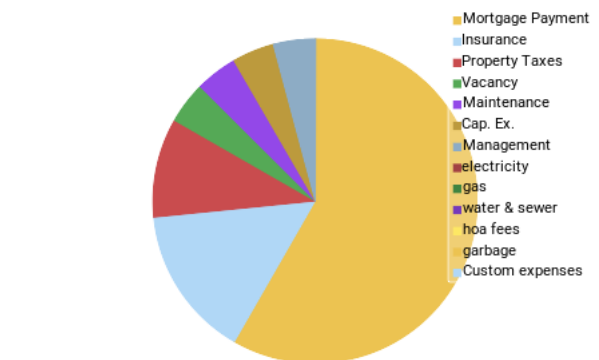
Down Payment:	\$105,000.00
Loan Amount:	\$315,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.990%
Monthly P&I:	\$1,886.56

Income



Rent	\$3,383.00
Total	\$3,383.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$135.32	Maintenance	\$135.32
Cap. Ex.	\$135.32	Management	\$135.32
Insurance	\$489.00	Property Taxes	\$320.00
Mortgage Payment	\$1,886.56		
Total	\$3,236.84		

Financial Projections

Total Initial Equity:	-\$315,000.00		
Gross Rent Multiplier:	10.35		
Income-Expense Ratio (2% Rule):	0.79%		
Typical Cap Rate:	5.81%	Debt Coverage Ratio:	1.08
ARV based on Cap Rate:	\$420,000.00		

50% Rule Cash Flow Estimates

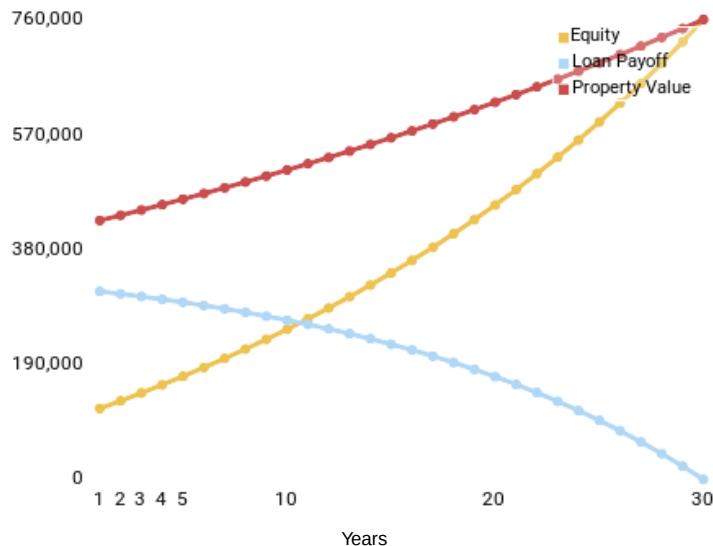
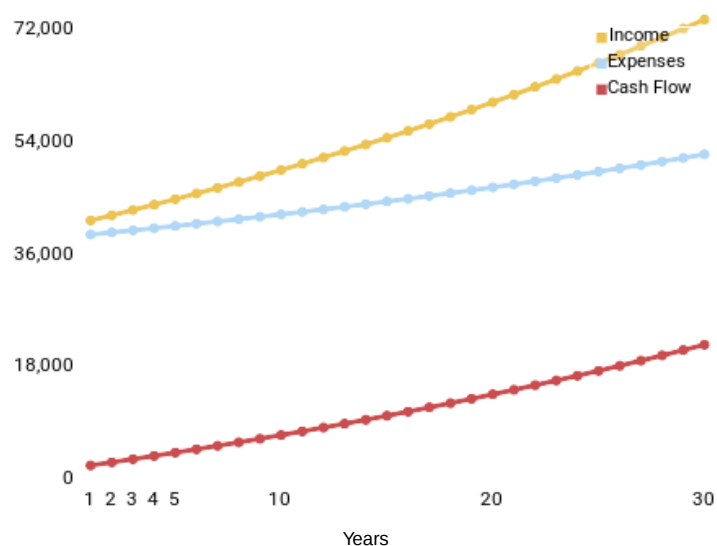
Total Monthly Income:	\$3,383.00
x50% for Expenses:	\$1,691.50
Monthly Payment/Interest Payment:	\$1,886.56
Total Monthly Cash Flow using 50% Rule:	-\$195.06

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	\$41,408	\$42,236	\$44,821	\$49,486	\$54,637	\$60,324	\$73,534
Total Annual Expenses	\$39,166	\$39,497	\$40,529	\$42,391	\$44,446	\$46,716	\$51,989
Total Annual Cashflow	\$2,242	\$2,739	\$4,293	\$7,096	\$10,191	\$13,607	\$21,545
Cash on Cash ROI	2.01%	2.45%	3.84%	6.35%	9.12%	12.18%	19.29%
Property Value	\$428,400	\$436,968	\$463,714	\$511,978	\$565,265	\$624,098	\$760,772
Equity	\$117,275	\$129,958	\$170,629	\$248,438	\$341,558	\$454,092	\$760,772
Loan Balance	\$311,125	\$307,010	\$293,085	\$263,540	\$223,707	\$170,006	\$0
Total Profit if Sold	\$7,817	\$23,239	\$75,214	\$182,785	\$320,546	\$494,148	\$979,264
Compound Annual Growth Rate	7%	10%	11%	10%	9%	9%	8%

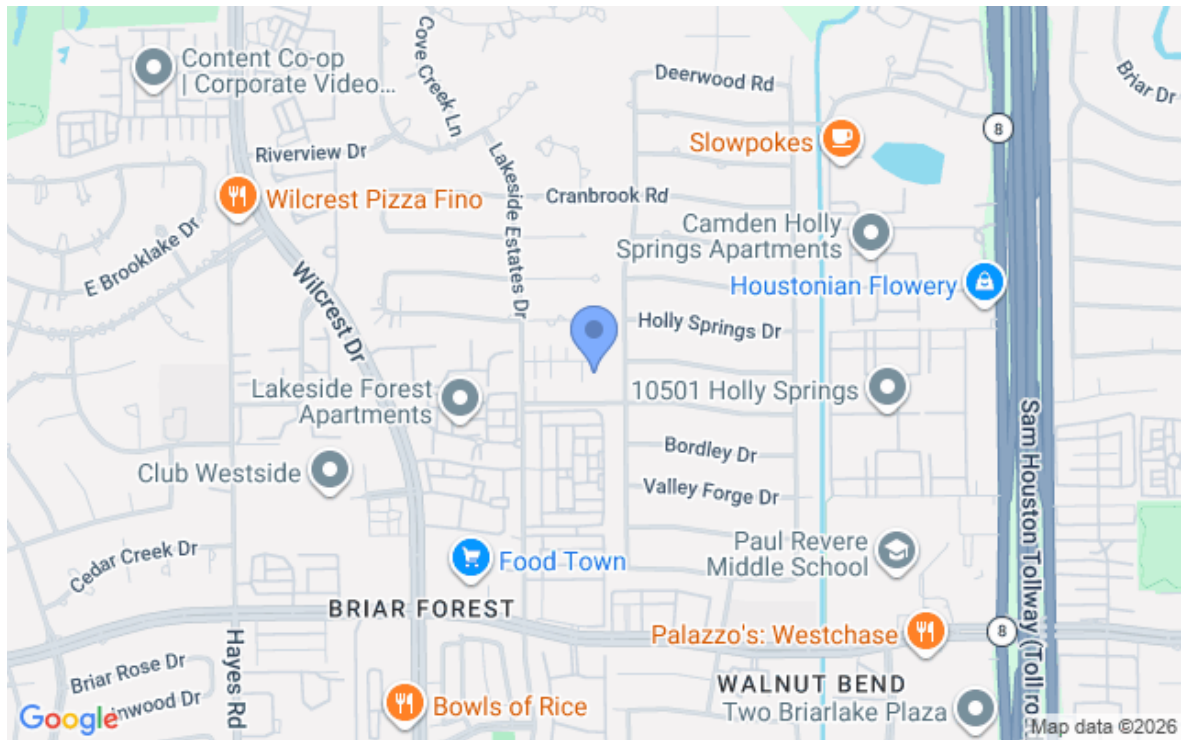
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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