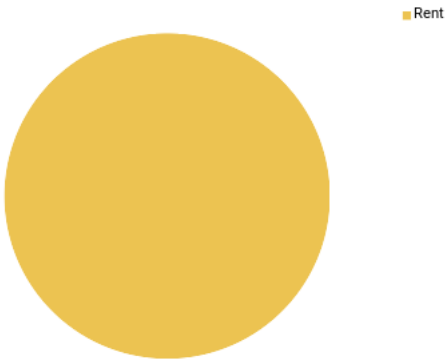
19722 Rippling Brook Ln

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$2,899.00	$2,969.75	-$70.75	6.07%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$20,641.44	$74,980.00	-1.13%	6.07%

Property Information

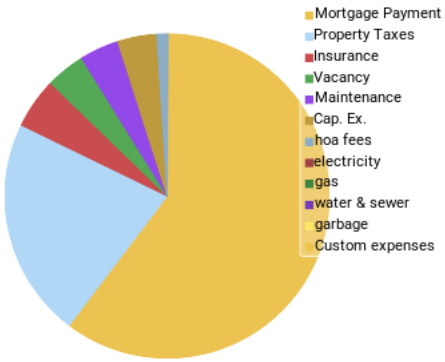
Purchase Price:	$339,900.00
Purchase Closing Costs:	$7,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$346,900.00**
After Repair Value	
Down Payment:	$67,980.00
Loan Amount:	$271,920.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.900%
Monthly P&I:	**$1,790.87**

Income



Rent	$2,899.00
Total	**$2,899.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$31.00
garbage	$0.00	Custom expenses	
Vacancy	$115.96	Maintenance	$115.96
Cap. Ex.	$115.96	Insurance	$150.00
Property Taxes	$650.00	Mortgage Payment	$1,790.87
Total	**$2,969.75**		

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Financial Projections

Total Initial Equity:	-$271,920.00		
Gross Rent Multiplier:	9.77		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	6.07%	Debt Coverage Ratio:	0.96
ARV based on Cap Rate:	$339,900.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	$2,899.00
x50% for Expenses:	$1,449.50
Monthly Payment/Interest Payment:	$1,790.87
Total Monthly Cash Flow using 50% Rule:	**-$341.37**

Analysis Over Time

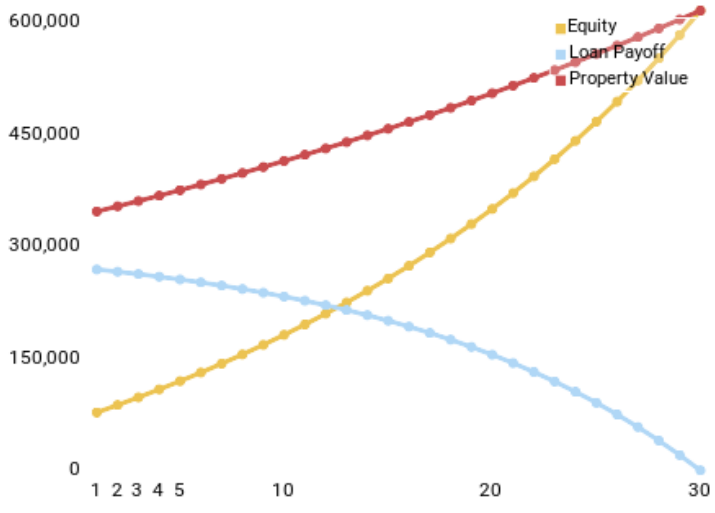
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$35,484	$36,193	$38,409	$42,406	$46,820	$51,693	$63,014
Total Annual Expenses	$35,920	$36,208	$37,109	$38,735	$40,530	$42,511	$47,115
Total Annual Cashflow	-$436	-$15	$1,299	$3,671	$6,290	$9,182	$15,899
Cash on Cash ROI	-0.58%	-0.02%	1.73%	4.90%	8.39%	12.25%	21.20%
Property Value	$346,698	$353,632	$375,277	$414,336	$457,461	$505,074	$615,682
Equity	$77,594	$87,544	$119,590	$181,547	$256,971	$350,146	$615,682
Loan Balance	$269,104	$266,088	$255,687	$232,789	$200,489	$154,928	$0
Total Profit if Sold	$2,178	$12,113	$46,725	$122,202	$223,736	$356,922	$750,121
Compound Annual Growth Rate	3%	8%	10%	10%	10%	9%	8%

Income, Expenses and Cash Flow (in $)

Years

Loan Balance, Value and Equity (in $)



Years

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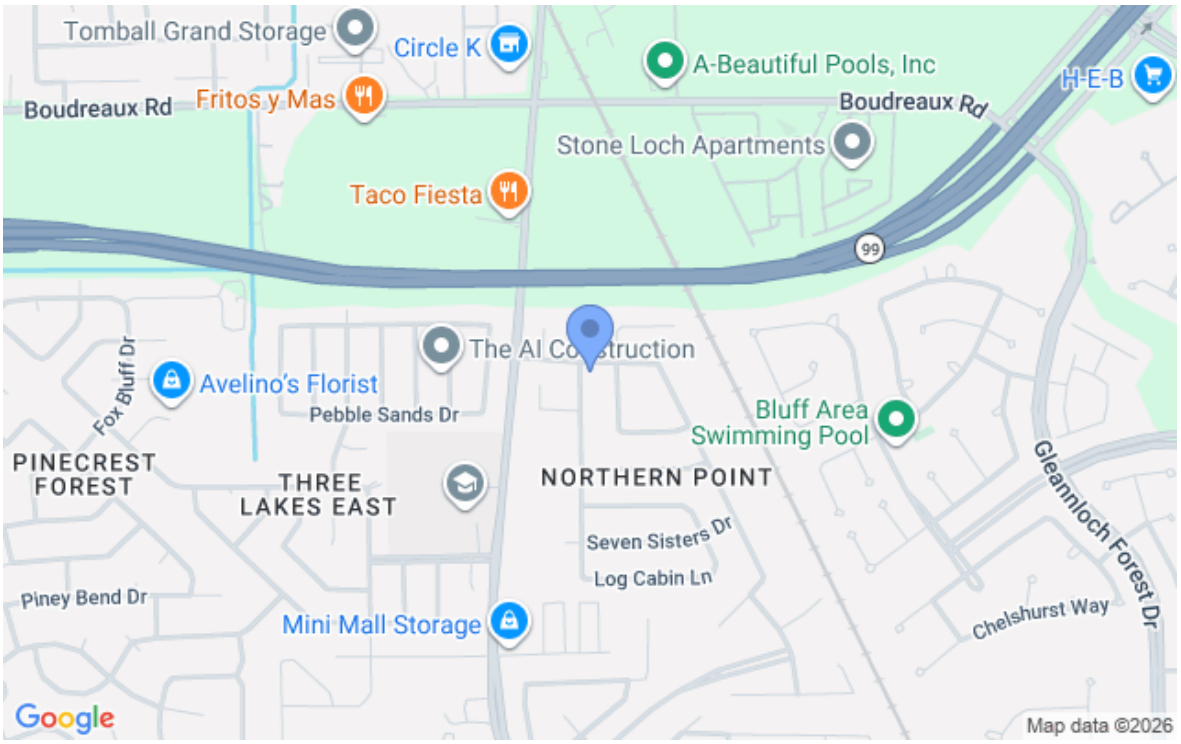
Year Built	2004



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