

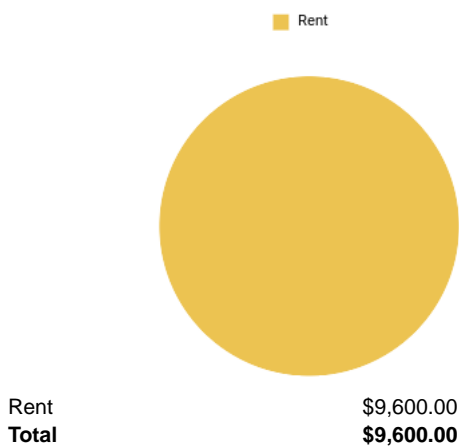
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$9,600.00	\$7,726.43	\$1,873.57	8.30%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$93,360.00	\$117,052.50	19.21%	8.53%

Property Information

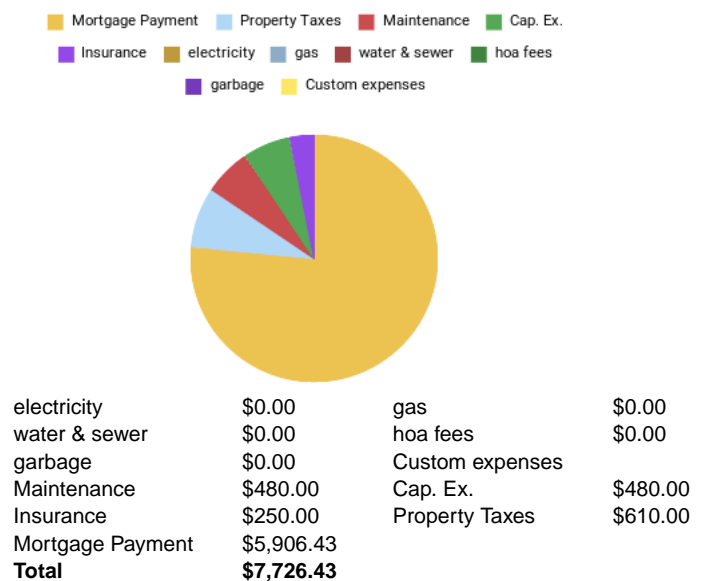
Purchase Price:	\$1,095,000.00
Purchase Closing Costs:	\$21,900.00
Estimated Repair Costs:	\$30,000.00
Total Cost of Project:	\$1,146,900.00
After Repair Value	\$1,125,000.00

Down Payment:	\$54,750.00
Loan Amount:	\$1,040,250.00
Loan Points:	1.0
Loan Fees:	\$10,402.50
Amortized Over:	30 years
Loan Interest Rate:	5.500%
Monthly P&I:	\$5,906.43

Income



Expenses



Financial Projections

Total Initial Equity:	\$84,750.00		
Gross Rent Multiplier:	9.51		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	8.53%	Debt Coverage Ratio:	1.32
ARV based on Cap Rate:	\$1,095,000.00		

50% Rule Cash Flow Estimates

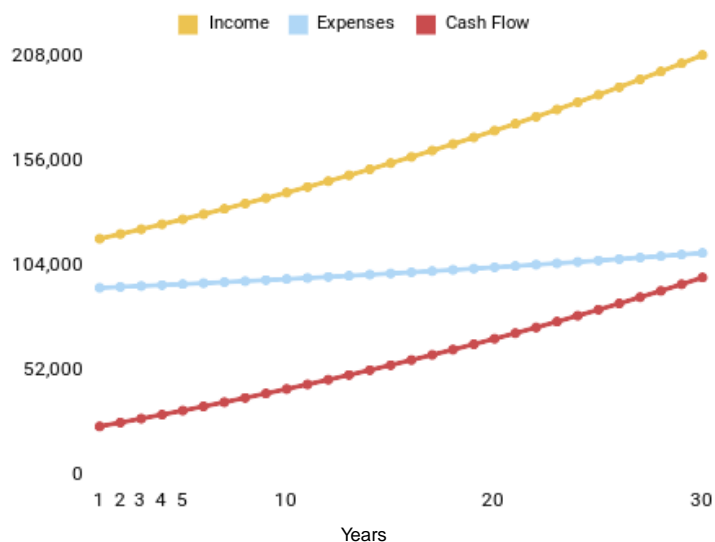
Total Monthly Income:	\$9,600.00
x50% for Expenses:	\$4,800.00
Monthly Payment/Interest Payment:	\$5,906.43
Total Monthly Cash Flow using 50% Rule:	-\$1,106.43

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	3% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$117,504	\$119,854	\$127,190	\$140,428	\$155,044	\$171,181	\$208,669
Total Annual Expenses	\$93,154	\$93,599	\$94,990	\$97,500	\$100,271	\$103,330	\$110,437
Total Annual Cashflow	\$24,350	\$26,255	\$32,200	\$42,928	\$54,773	\$67,851	\$98,232
Cash on Cash ROI	20.80%	22.43%	27.51%	36.67%	46.79%	57.97%	83.92%
Property Value	\$1,158,750	\$1,193,513	\$1,304,183	\$1,511,906	\$1,752,713	\$2,031,875	\$2,730,670
Equity	\$132,513	\$182,079	\$342,362	\$653,273	\$1,029,847	\$1,487,636	\$2,730,670
Loan Balance	\$1,026,237	\$1,011,433	\$961,821	\$858,633	\$722,867	\$544,239	\$0
Total Profit if Sold	\$39,811	\$115,631	\$366,490	\$870,161	\$1,496,441	\$2,266,812	\$4,350,489
Annualized Total Return	34%	41%	33%	24%	19%	16%	13%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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