

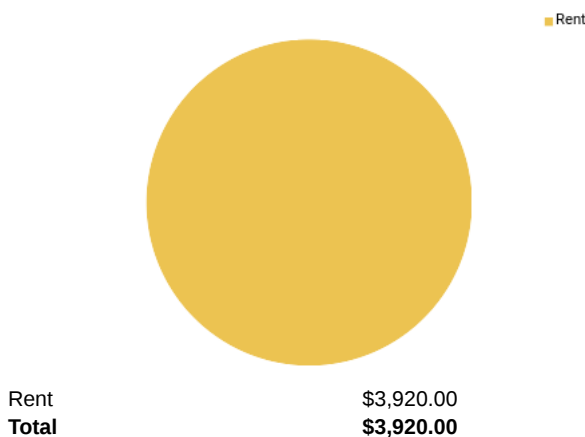
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,920.00	\$4,564.96	-\$644.96	6.44%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$30,568.80	\$132,112.50	-5.86%	6.44%

Property Information

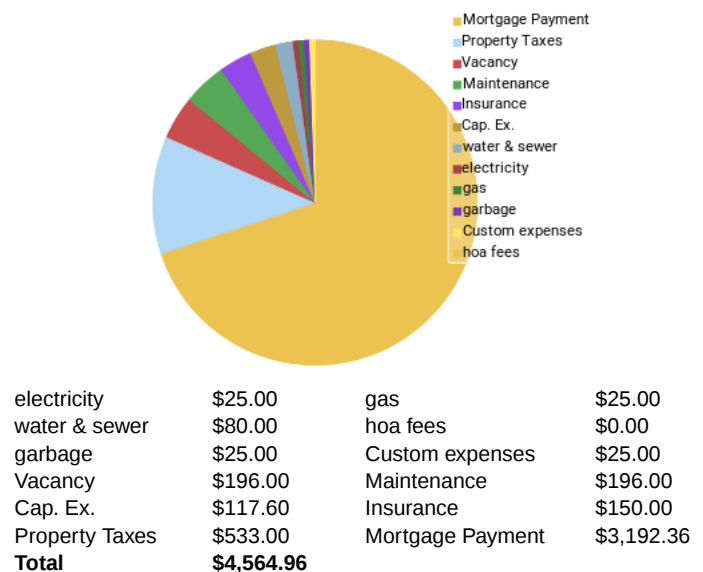
Purchase Price:	\$475,000.00
Purchase Closing Costs:	\$9,800.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$484,800.00
After Repair Value	

Down Payment:	\$118,750.00
Loan Amount:	\$356,250.00
Loan Points:	1.0
Loan Fees:	\$3,562.50
Amortized Over:	30 years
Loan Interest Rate:	10.250%
Monthly P&I:	\$3,192.36

Income



Expenses



Financial Projections

Total Initial Equity:	-\$356,250.00		
Gross Rent Multiplier:	10.10		
Income-Expense Ratio (2% Rule):	0.81%		
Typical Cap Rate:	6.44%	Debt Coverage Ratio:	0.80
ARV based on Cap Rate:	\$475,000.00		

50% Rule Cash Flow Estimates

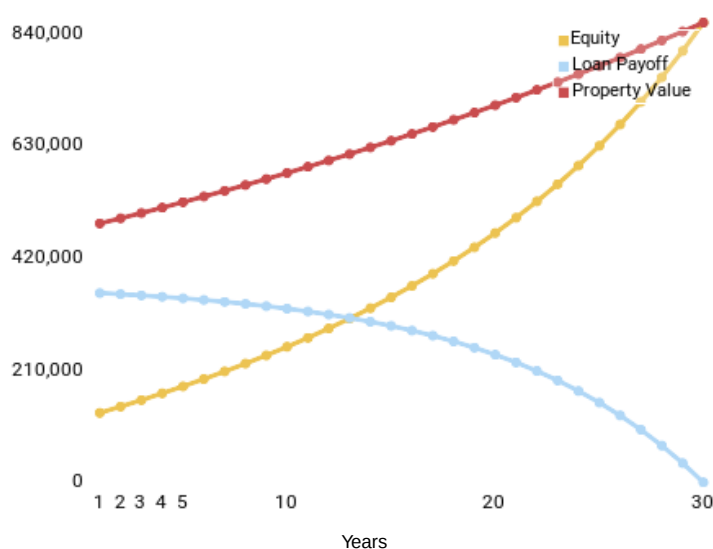
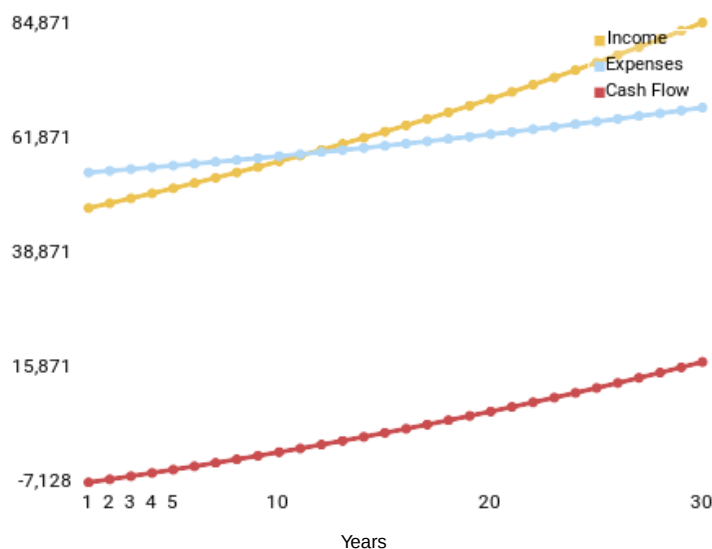
Total Monthly Income:	\$3,920.00
x50% for Expenses:	\$1,960.00
Monthly Payment/Interest Payment:	\$3,192.36
Total Monthly Cash Flow using 50% Rule:	-\$1,232.36

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	\$47,981	\$48,940	\$51,936	\$57,341	\$63,310	\$69,899	\$85,206
Total Annual Expenses	\$55,109	\$55,445	\$56,494	\$58,387	\$60,476	\$62,784	\$68,144
Total Annual Cashflow	-\$7,128	-\$6,505	-\$4,558	-\$1,045	\$2,833	\$7,115	\$17,063
Cash on Cash ROI	-5.40%	-4.92%	-3.45%	-0.79%	2.14%	5.39%	12.92%
Property Value	\$484,500	\$494,190	\$524,438	\$579,022	\$639,287	\$705,825	\$860,397
Equity	\$130,129	\$141,901	\$179,834	\$253,817	\$346,397	\$466,767	\$860,397
Loan Balance	\$354,371	\$352,289	\$344,605	\$325,206	\$292,890	\$239,058	\$0
Total Profit if Sold	-\$9,111	-\$3,845	\$18,442	\$80,035	\$178,871	\$326,084	\$843,954
Compound Annual Growth Rate	-7%	-1%	3%	5%	6%	6%	7%

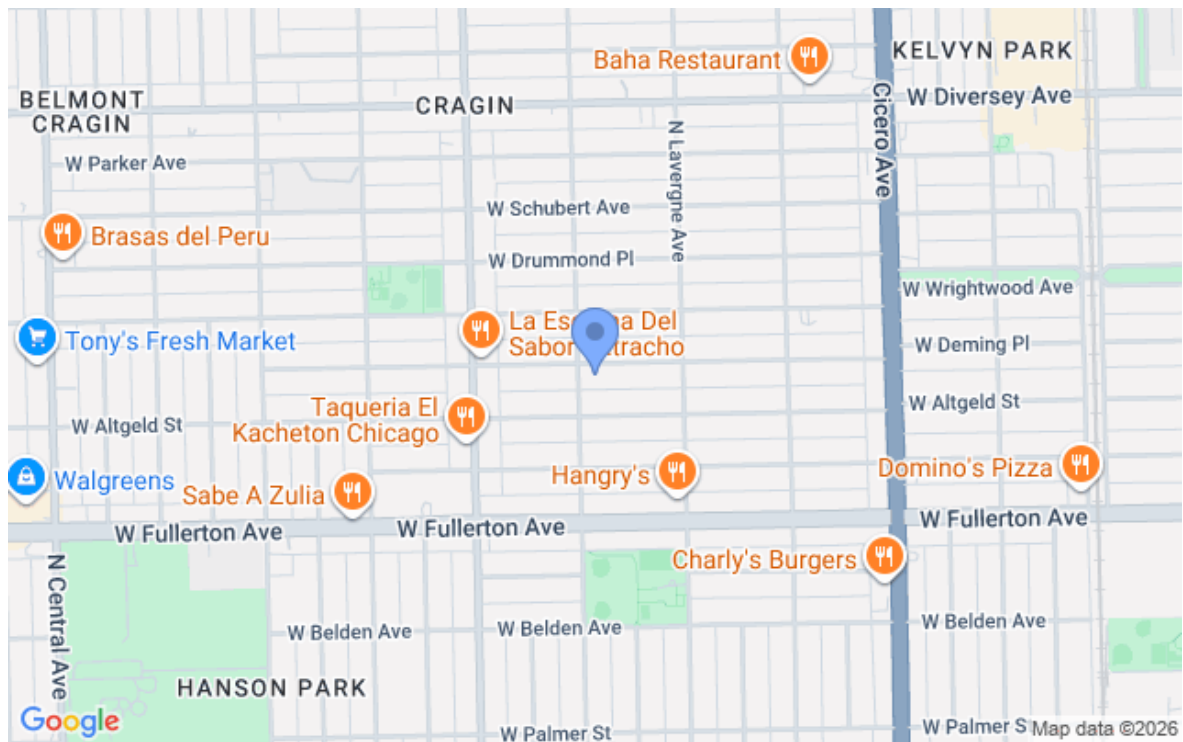
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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