BiggerPockets®

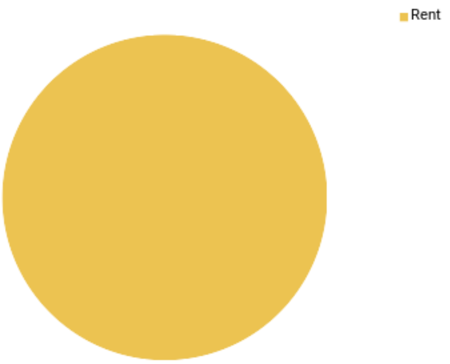
1209-1211 Carew St, Springfield, MA 01104

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$2,450.00	$2,123.25	$326.75	6.84%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$18,518.82	$60,900.00	6.44%	6.84%

Property Information

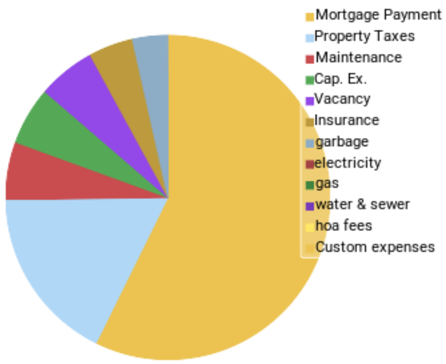
Purchase Price:	$270,700.00
Purchase Closing Costs:	$5,400.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$276,100.00**
After Repair Value	
Down Payment:	$55,500.00
Loan Amount:	$215,200.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.460%
Monthly P&I:	**$1,216.49**

Income



Rent	$2,450.00
Total	**$2,450.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$0.00
garbage	$75.00	Custom expenses	$0.00
Vacancy	$121.76	Maintenance	$122.50
Cap. Ex.	$122.50	Insurance	$94.00
Property Taxes	$371.00	Mortgage Payment	$1,216.49
Total	**$2,123.25**		

Financial Projections

Total Initial Equity:	-$215,200.00		
Gross Rent Multiplier:	9.21		
Income-Expense Ratio (2% Rule):	0.89%		
Typical Cap Rate:	6.84%	Debt Coverage Ratio:	1.27
ARV based on Cap Rate:	$270,700.00		

50% Rule Cash Flow Estimates

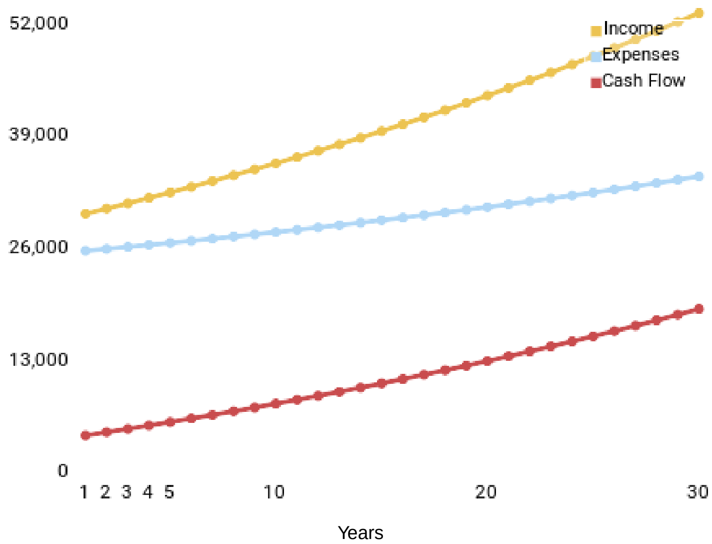
Total Monthly Income:	$2,450.00
x50% for Expenses:	$1,225.00
Monthly Payment/Interest Payment:	$1,216.49
Total Monthly Cash Flow using 50% Rule:	**$8.51**

Analysis Over Time

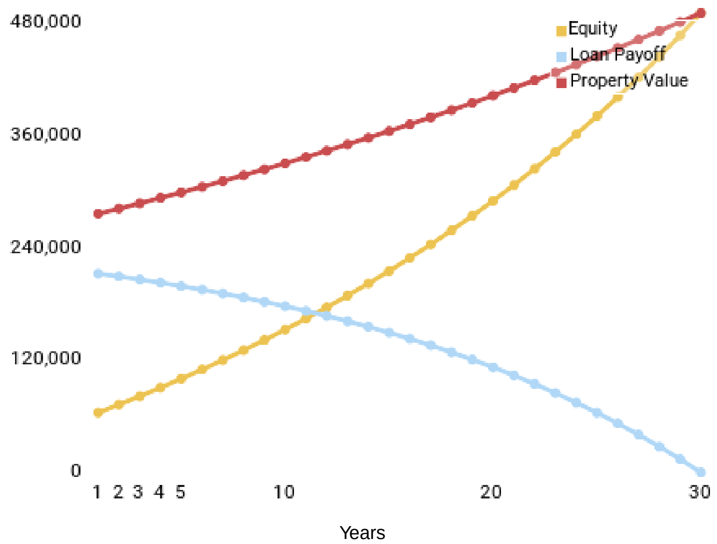
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$29,988	$30,588	$32,460	$35,838	$39,569	$43,687	$53,254
Total Annual Expenses	$25,697	$25,919	$26,612	$27,862	$29,242	$30,767	$34,308
Total Annual Cashflow	$4,291	$4,669	$5,848	$7,976	$10,326	$12,920	$18,946
Cash on Cash ROI	7.05%	7.67%	9.60%	13.10%	16.96%	21.22%	31.11%
Property Value	$276,114	$281,636	$298,875	$329,982	$364,327	$402,246	$490,336
Equity	$63,834	$72,440	$100,005	$152,556	$215,058	$289,950	$490,336
Loan Balance	$212,280	$209,196	$198,869	$177,426	$149,269	$112,296	$0
Total Profit if Sold	$7,226	$20,501	$64,416	$152,509	$261,849	$396,051	$757,799
Compound Annual Growth Rate	12%	16%	16%	13%	12%	11%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)




Mesa Buffet
Big Y
Abbey Brook
CVS
St James Blvd
El Paso St
Redlands St
Page Blvd
Monrovia St
Zaza Green Cannabis Dispensary Springfield
The Springfield Renaissance School
Mayher St
Greaney St
Mildred Ave
Corona St
San Miguel St
T & L's Antiques & Cleanouts
Piedmont St
Carew St
Suzanne St
Biella St
Kingsley St
Victoria St
Melville St
Savoy Ave
Drexel St
Strong St
LIBERTY HEIGHTS
Judson St
Eddy St
Alvin St
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