

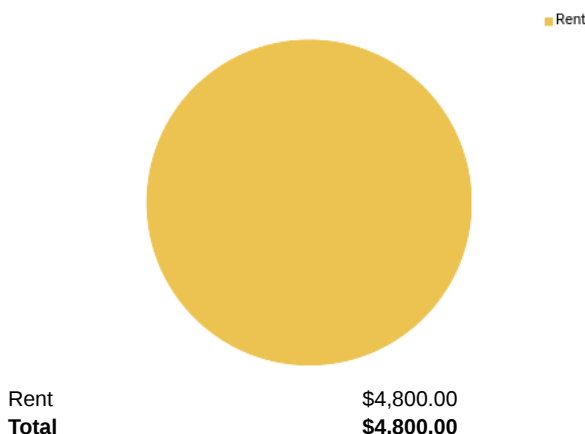
|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$4,800.00             | \$3,970.27               | \$829.73                  | 9.33%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$30,336.00            | \$110,125.00             | 9.04%                     | 9.33%                      |

### Property Information

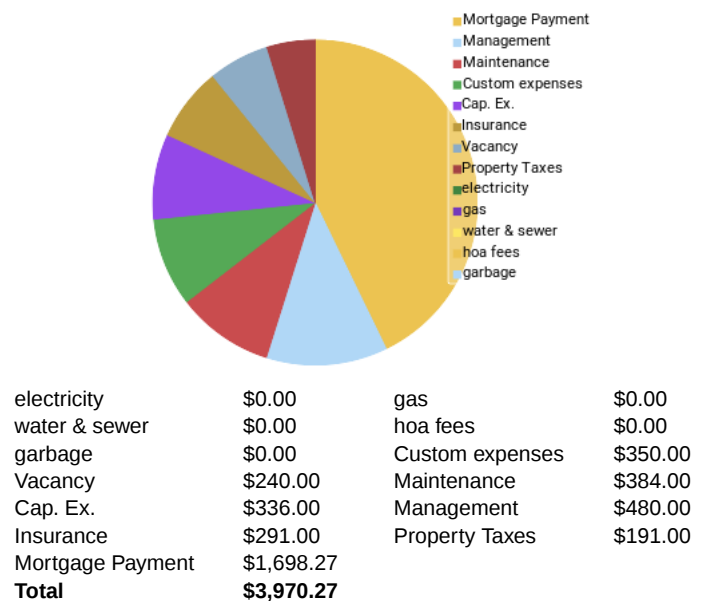
|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$325,000.00        |
| Purchase Closing Costs:       | \$5,625.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$330,625.00</b> |
| After Repair Value            | \$350,000.00        |

|                         |                   |
|-------------------------|-------------------|
| Down Payment:           | \$100,000.00      |
| Loan Amount:            | \$225,000.00      |
| Loan Points:            | 2.0               |
| Loan Fees:              | \$4,500.00        |
| Amortized Over:         | 30 years          |
| Loan Interest Rate:     | 8.300%            |
| <b>Monthly P&amp;I:</b> | <b>\$1,698.27</b> |

### Income



### Expenses



## Financial Projections

|                                 |              |                      |      |
|---------------------------------|--------------|----------------------|------|
| Total Initial Equity:           | \$125,000.00 |                      |      |
| Gross Rent Multiplier:          | 5.64         |                      |      |
| Income-Expense Ratio (2% Rule): | 1.45%        |                      |      |
| Typical Cap Rate:               | 9.33%        | Debt Coverage Ratio: | 1.49 |
| ARV based on Cap Rate:          | \$325,000.00 |                      |      |

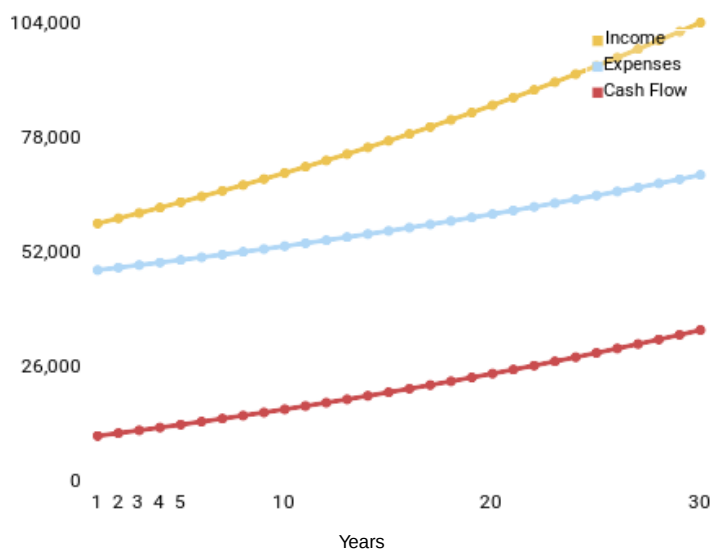
## 50% Rule Cash Flow Estimates

|                                                |                 |
|------------------------------------------------|-----------------|
| Total Monthly Income:                          | \$4,800.00      |
| x50% for Expenses:                             | \$2,400.00      |
| Monthly Payment/Interest Payment:              | \$1,698.27      |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$701.73</b> |

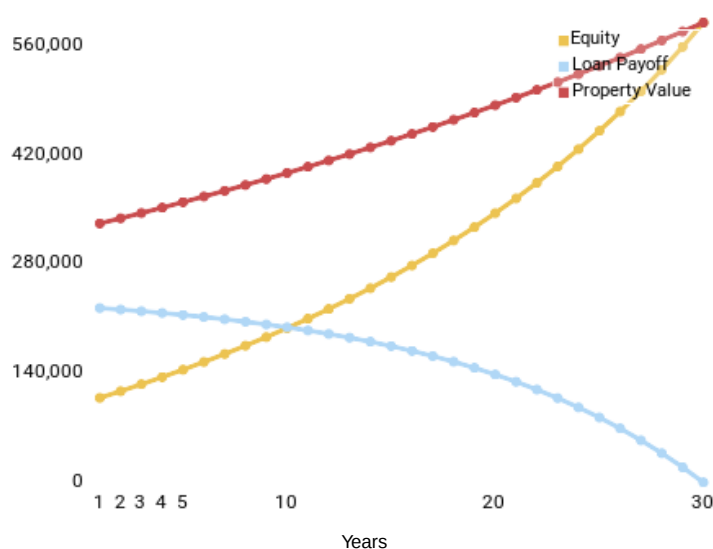
## Analysis Over Time

| 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         | \$58,752    | \$59,927  | \$63,595  | \$70,214  | \$77,522          | \$85,591  | \$104,334   |
| Total Annual Expenses       | \$48,188    | \$48,745  | \$50,481  | \$53,614  | \$57,073          | \$60,892  | \$69,764    |
| Total Annual Cashflow       | \$10,564    | \$11,182  | \$13,114  | \$16,600  | \$20,449          | \$24,699  | \$34,570    |
| Cash on Cash ROI            | 9.59%       | 10.15%    | 11.91%    | 15.07%    | 18.57%            | 22.43%    | 31.39%      |
| Property Value              | \$331,500   | \$338,130 | \$358,826 | \$396,173 | \$437,407         | \$482,933 | \$588,693   |
| Equity                      | \$108,271   | \$116,824 | \$144,343 | \$197,594 | \$262,877         | \$344,771 | \$588,693   |
| Loan Balance                | \$223,229   | \$221,306 | \$214,483 | \$198,580 | \$174,530         | \$138,162 | \$0         |
| Total Profit if Sold        | \$8,709     | \$28,445  | \$93,349  | \$222,491 | \$382,170         | \$578,889 | \$1,122,479 |
| Compound Annual Growth Rate | 8%          | 12%       | 13%       | 12%       | 10%               | 10%       | 8%          |

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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Year Built

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