



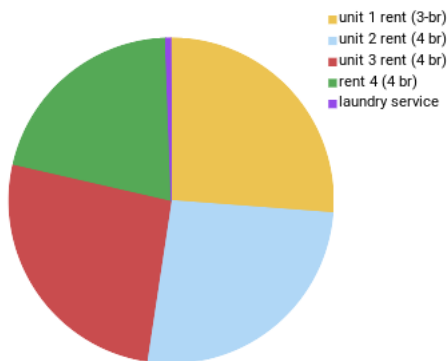
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$11,198.00	\$10,726.29	\$471.71	6.90%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$42,447.83	\$186,037.50	3.04%	6.90%

Property Information

Purchase Price:	\$615,000.00
Purchase Closing Costs:	\$9,225.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$624,225.00
After Repair Value	

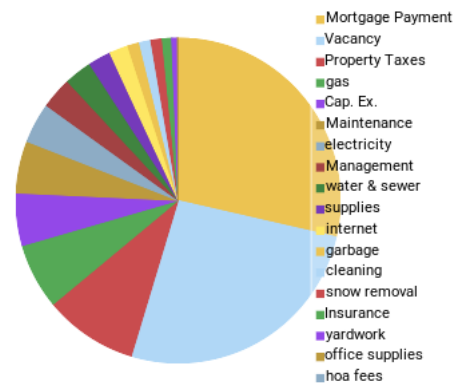
Down Payment:	\$153,750.00
Loan Amount:	\$461,250.00
Loan Points:	5.0
Loan Fees:	\$23,062.50
Amortized Over:	30 years
Loan Interest Rate:	6.990%
Monthly P&I:	\$3,065.61

Income



unit 1 rent (3-br)	\$2,933.00	unit 2 rent (4 br)	\$2,933.00
unit 3 rent (4 br)	\$2,933.00	rent 4 (4 br)	\$2,333.00
laundry service	\$66.00		
Total	\$11,198.00		

Expenses



electricity	\$431.00	gas	\$700.00
water & sewer	\$296.00	hoa fees	\$0.00
garbage	\$126.25	cleaning	\$123.00
internet	\$202.41	supplies	\$242.50
yardwork	\$60.00	snow removal	\$121.00
office supplies	\$10.00	Vacancy	\$2,797.26
Maintenance	\$555.42	Cap. Ex.	\$559.90
Management	\$335.94	Insurance	\$100.00
Property Taxes	\$1,000.00	Mortgage Payment	\$3,065.61
Total	\$10,726.29		

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Financial Projections

Total Initial Equity:	-\$461,250.00		
Gross Rent Multiplier:	4.58		
Income-Expense Ratio (2% Rule):	1.79%		
Typical Cap Rate:	6.90%	Debt Coverage Ratio:	1.15
ARV based on Cap Rate:	\$615,000.00		

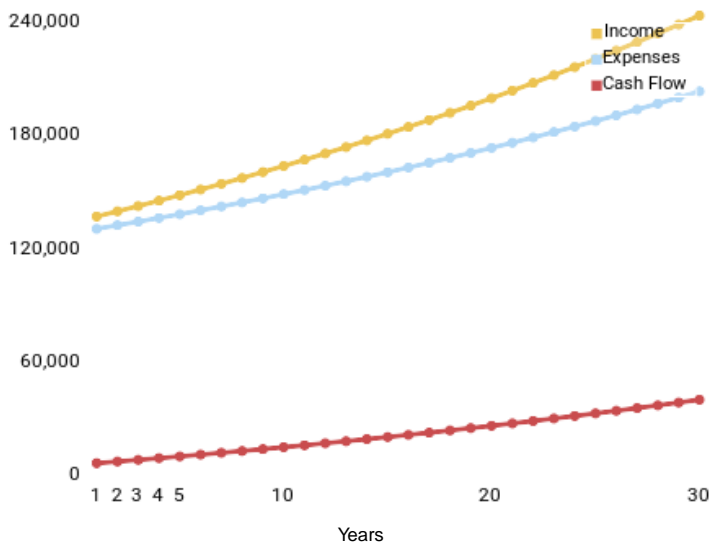
50% Rule Cash Flow Estimates

Total Monthly Income:	\$11,198.00
x50% for Expenses:	\$5,599.00
Monthly Payment/Interest Payment:	\$3,065.61
Total Monthly Cash Flow using 50% Rule:	\$2,533.39

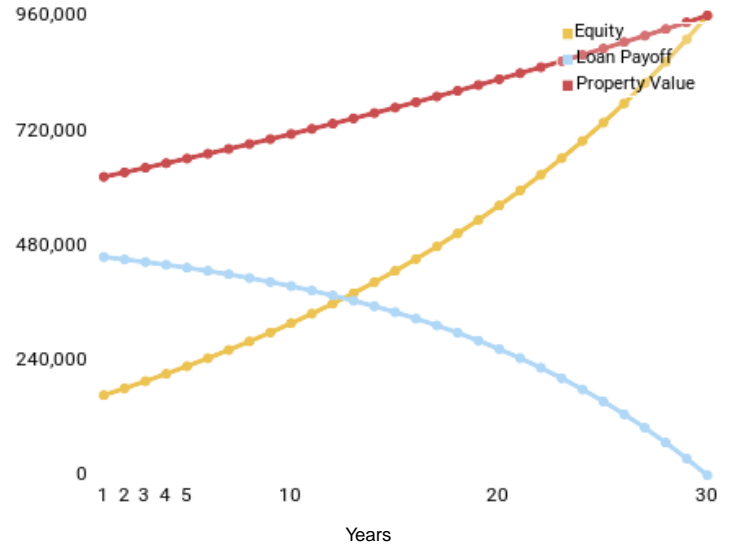
Analysis Over Time

Annual Growth Assumptions	2%		2%		1.5%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$137,064	\$139,805	\$148,362	\$163,804	\$180,852	\$199,676	\$243,404
Total Annual Expenses	\$130,554	\$132,429	\$138,283	\$148,847	\$160,511	\$173,388	\$203,302
Total Annual Cashflow	\$6,509	\$7,375	\$10,079	\$14,956	\$20,342	\$26,288	\$40,101
Cash on Cash ROI	3.50%	3.96%	5.42%	8.04%	10.93%	14.13%	21.56%
Property Value	\$624,225	\$633,588	\$662,530	\$713,733	\$768,893	\$828,316	\$961,294
Equity	\$167,669	\$182,066	\$228,394	\$318,016	\$427,613	\$564,169	\$961,294
Loan Balance	\$456,556	\$451,522	\$434,136	\$395,716	\$341,280	\$264,147	\$0
Total Profit if Sold	-\$11,859	\$9,913	\$83,738	\$238,193	\$438,515	\$694,383	\$1,428,104
Compound Annual Growth Rate	-6%	3%	8%	9%	8%	8%	7%

Income, Expenses and Cash Flow (in \$)

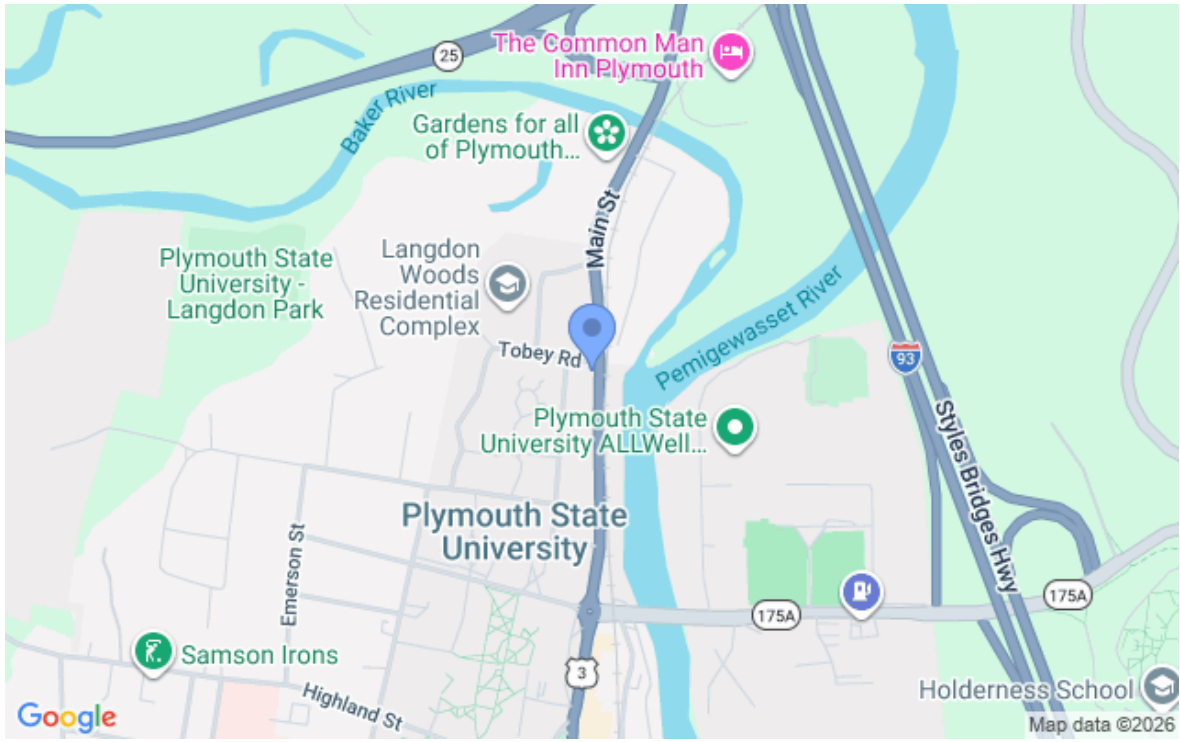


Loan Balance, Value and Equity (in \$)



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