



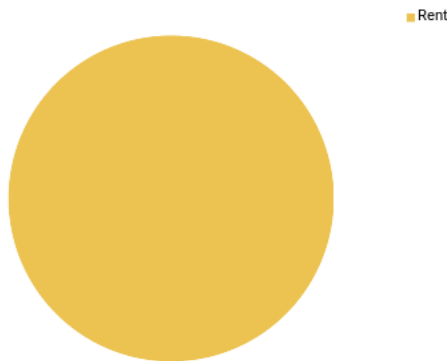
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,795.00	\$6,191.86	-\$2,396.86	1.69%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$15,066.60	\$318,150.00	-9.04%	1.69%

Property Information

Purchase Price:	\$889,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$896,000.00
After Repair Value	

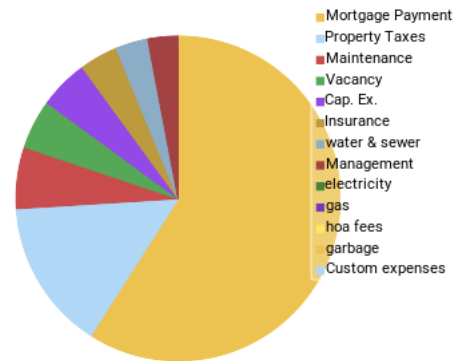
Down Payment:	\$311,150.00
Loan Amount:	\$577,850.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$3,652.41

Income



Rent	\$3,795.00
Total	\$3,795.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$200.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$303.60	Maintenance	\$379.50
Cap. Ex.	\$303.60	Management	\$189.75
Insurance	\$237.00	Property Taxes	\$926.00
Mortgage Payment	\$3,652.41		
Total	\$6,191.86		

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Financial Projections

Total Initial Equity:	-\$577,850.00		
Gross Rent Multiplier:	19.52		
Income-Expense Ratio (2% Rule):	0.42%		
Typical Cap Rate:	1.69%	Debt Coverage Ratio:	0.34
ARV based on Cap Rate:	\$889,000.00		

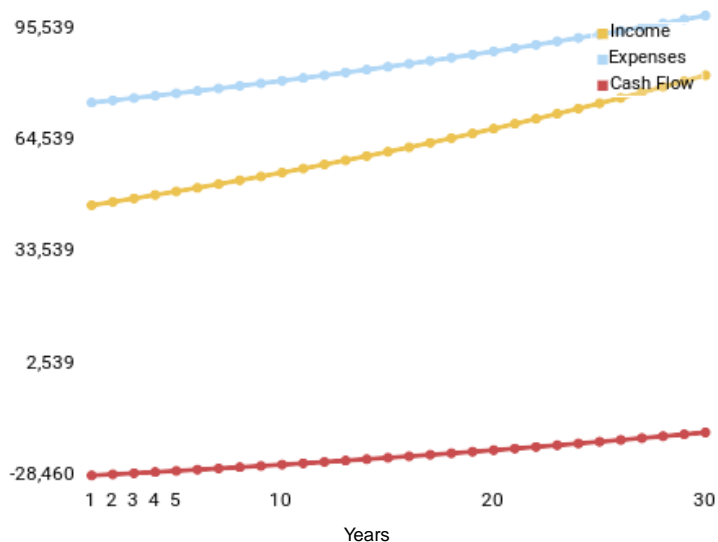
50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,795.00
x50% for Expenses:	\$1,897.50
Monthly Payment/Interest Payment:	\$3,652.41
Total Monthly Cash Flow using 50% Rule:	-\$1,754.91

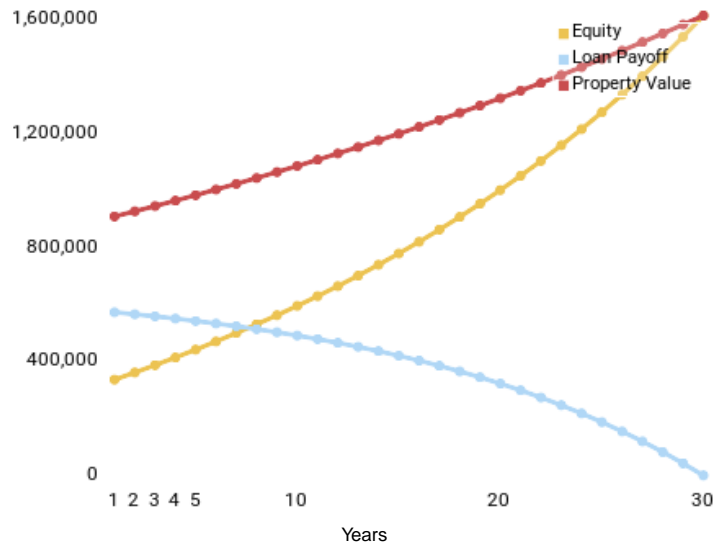
Analysis Over Time

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	\$46,451	\$47,380	\$50,280	\$55,513	\$61,291	\$67,670	\$82,489
Total Annual Expenses	\$74,912	\$75,533	\$77,474	\$80,976	\$84,842	\$89,111	\$99,027
Total Annual Cashflow	-\$28,461	-\$28,154	-\$27,194	-\$25,463	-\$23,551	-\$21,441	-\$16,538
Cash on Cash ROI	-8.95%	-8.85%	-8.55%	-8.00%	-7.40%	-6.74%	-5.20%
Property Value	\$906,780	\$924,916	\$981,528	\$1,083,686	\$1,196,477	\$1,321,007	\$1,610,300
Equity	\$335,389	\$360,416	\$440,597	\$593,807	\$777,194	\$999,345	\$1,610,300
Loan Balance	\$571,391	\$564,500	\$540,931	\$489,879	\$419,283	\$321,662	\$0
Total Profit if Sold	-\$11,222	-\$14,349	-\$16,722	\$5,643	\$67,375	\$178,019	\$600,732
Compound Annual Growth Rate	-4%	-2%	-1%	0%	1%	2%	4%

Income, Expenses and Cash Flow (in \$)

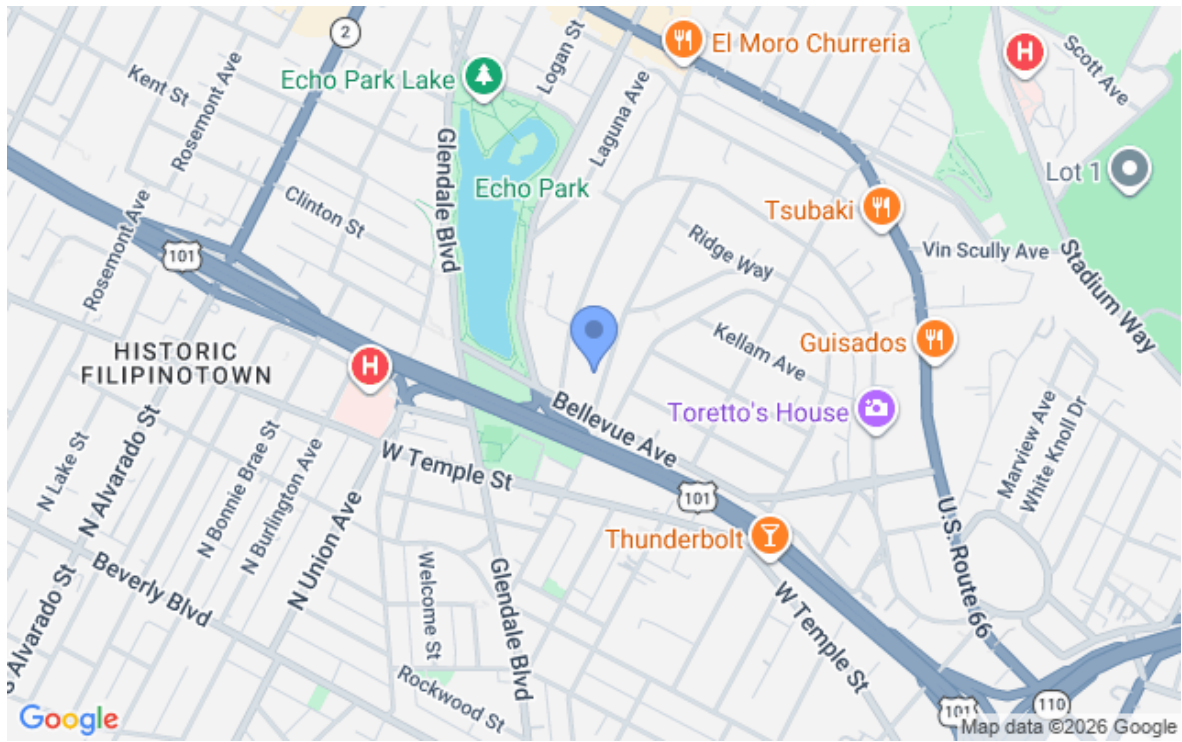


Loan Balance, Value and Equity (in \$)



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