

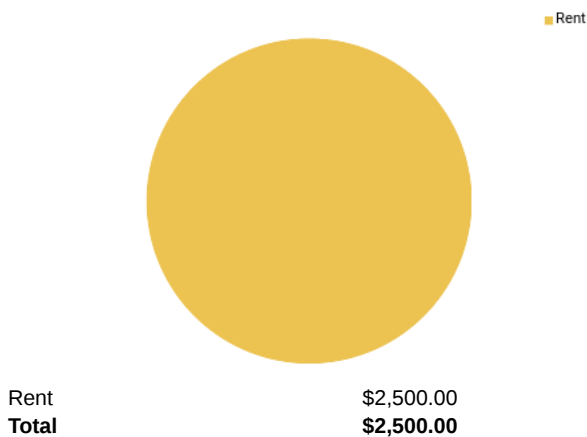
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,500.00	\$1,992.85	\$507.15	5.81%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$19,740.00	\$83,048.00	7.33%	8.55%

Property Information

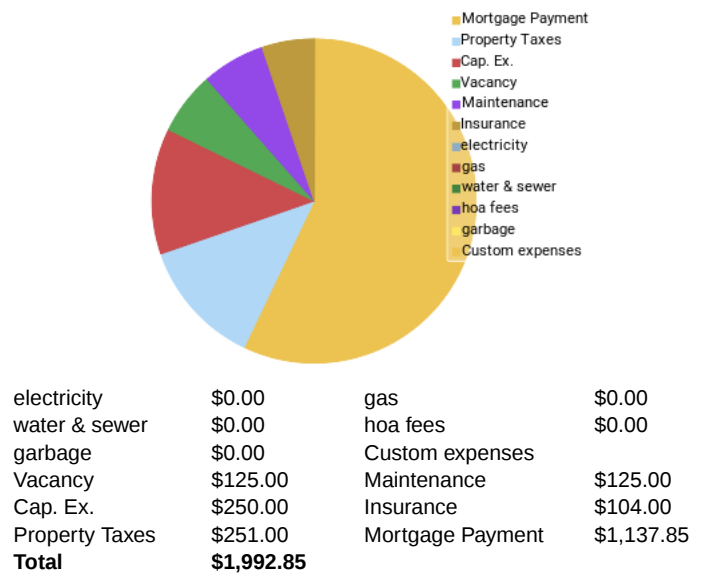
Purchase Price:	\$231,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$30,000.00
Total Cost of Project:	\$266,000.00
After Repair Value	\$340,000.00

Down Payment:	\$46,200.00
Loan Amount:	\$184,800.00
Loan Points:	1.0
Loan Fees:	\$1,848.00
Amortized Over:	30 years
Loan Interest Rate:	6.250%
Monthly P&I:	\$1,137.85

Income



Expenses



Financial Projections

Total Initial Equity:	\$155,200.00		
Gross Rent Multiplier:	7.70		
Income-Expense Ratio (2% Rule):	0.94%		
Typical Cap Rate:	8.55%	Debt Coverage Ratio:	1.45
ARV based on Cap Rate:	\$231,000.00		

50% Rule Cash Flow Estimates

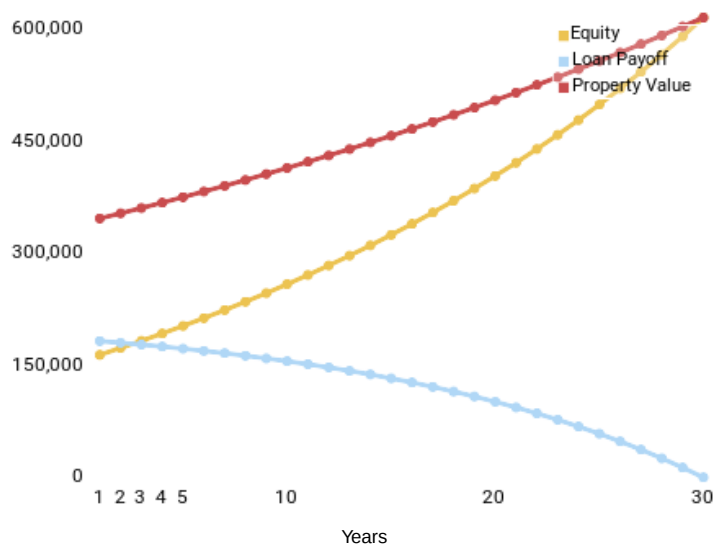
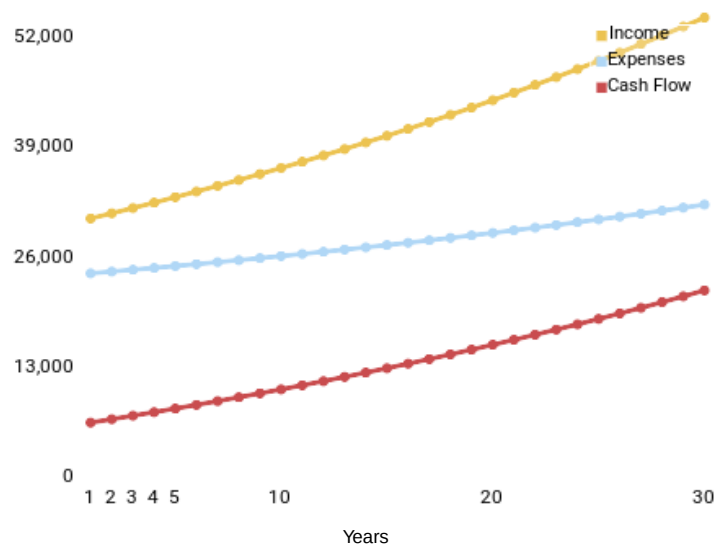
Total Monthly Income:	\$2,500.00
x50% for Expenses:	\$1,250.00
Monthly Payment/Interest Payment:	\$1,137.85
Total Monthly Cash Flow using 50% Rule:	\$112.15

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	\$30,600	\$31,212	\$33,122	\$36,570	\$40,376	\$44,578	\$54,341
Total Annual Expenses	\$24,119	\$24,329	\$24,982	\$26,161	\$27,463	\$28,900	\$32,239
Total Annual Cashflow	\$6,481	\$6,883	\$8,140	\$10,409	\$12,913	\$15,678	\$22,102
Cash on Cash ROI	7.80%	8.29%	9.80%	12.53%	15.55%	18.88%	26.61%
Property Value	\$346,800	\$353,736	\$375,387	\$414,458	\$457,595	\$505,222	\$615,863
Equity	\$164,165	\$173,406	\$202,900	\$258,787	\$324,890	\$403,882	\$615,863
Loan Balance	\$182,635	\$180,330	\$172,487	\$155,671	\$132,705	\$101,340	\$0
Total Profit if Sold	\$87,598	\$103,722	\$156,364	\$259,668	\$385,229	\$536,974	\$940,021
Compound Annual Growth Rate	105%	50%	24%	15%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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