

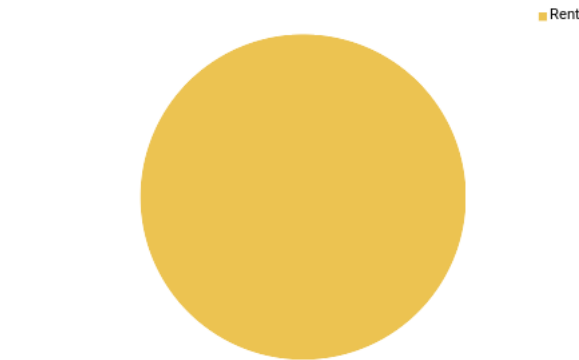


Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,100.00	\$1,738.07	\$361.93	4.59%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,992.00	\$105,000.00	4.14%	5.83%

Property Information

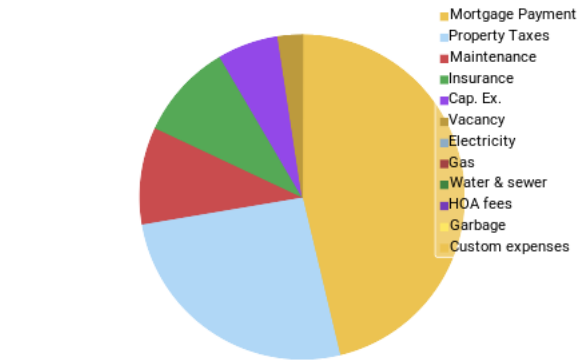
Purchase Price:	\$240,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$25,000.00
Total Cost of Project:	\$270,000.00
After Repair Value	\$305,000.00
Down Payment:	\$75,000.00
Loan Amount:	\$165,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	25 years
Loan Interest Rate:	3.250%
Monthly P&I:	\$804.07

Income



Rent	\$2,100.00
Total	\$2,100.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$42.00	Maintenance	\$168.00
Cap. Ex.	\$105.00	Insurance	\$166.00
Property Taxes	\$453.00	Mortgage Payment	\$804.07
Total	\$1,738.07		

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Financial Projections

Total Initial Equity:	\$140,000.00		
Gross Rent Multiplier:	9.52		
Income-Expense Ratio (2% Rule):	0.78%		
Typical Cap Rate:	5.83%	Debt Coverage Ratio:	1.45
ARV based on Cap Rate:	\$240,000.00		

50% Rule Cash Flow Estimates

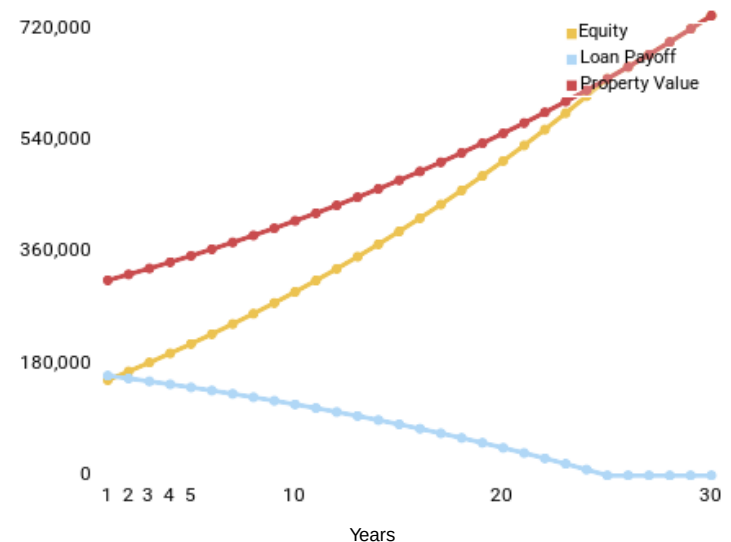
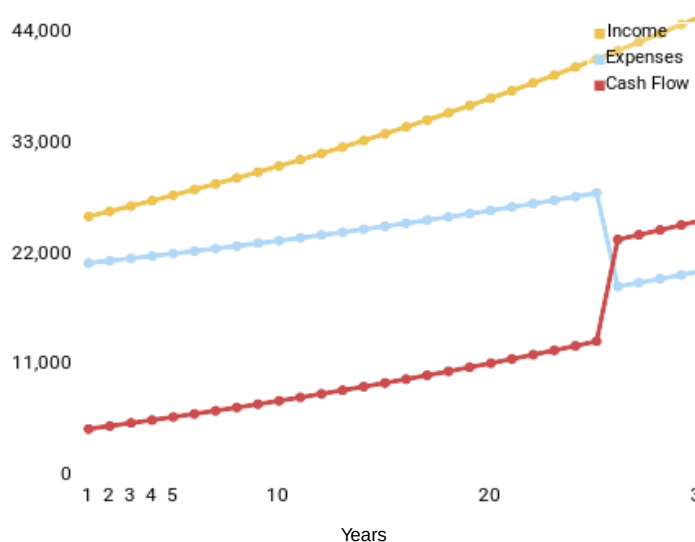
Total Monthly Income:	\$2,100.00
x50% for Expenses:	\$1,050.00
Monthly Payment/Interest Payment:	\$804.07
Total Monthly Cash Flow using 50% Rule:	\$245.93

Analysis Over Time

Annual Growth Assumptions	2%		2%		3%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$25,704	\$26,218	\$27,823	\$30,719	\$33,916	\$37,446	\$45,646
Total Annual Expenses	\$21,081	\$21,310	\$22,023	\$23,311	\$24,733	\$26,303	\$20,302
Total Annual Cashflow	\$4,623	\$4,908	\$5,799	\$7,407	\$9,183	\$11,143	\$25,345
Cash on Cash ROI	4.40%	4.67%	5.52%	7.05%	8.75%	10.61%	24.14%
Property Value	\$314,150	\$323,575	\$353,579	\$409,894	\$475,180	\$550,864	\$740,315
Equity	\$153,501	\$167,420	\$211,816	\$295,463	\$392,896	\$506,391	\$740,315
Loan Balance	\$160,649	\$156,155	\$141,763	\$114,431	\$82,284	\$44,473	\$0
Total Profit if Sold	\$53,124	\$71,951	\$132,843	\$250,247	\$389,972	\$555,182	\$973,075
Compound Annual Growth Rate	51%	30%	18%	13%	11%	10%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

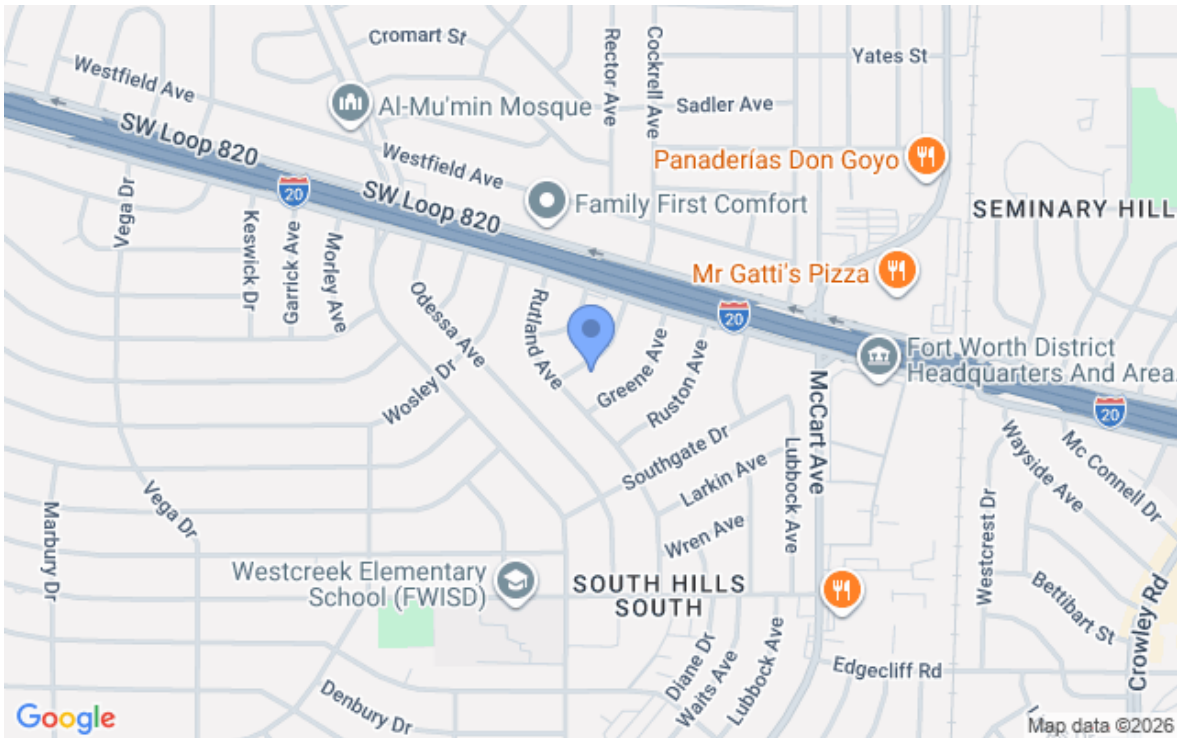


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Year Built

1960



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