



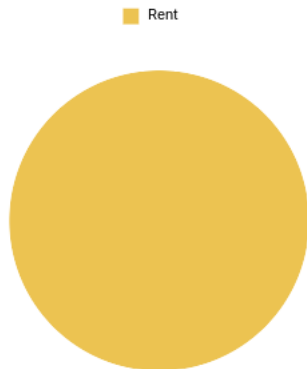
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$6,000.00	\$3,917.08	\$2,082.92	11.63%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$60,492.00	\$70,000.00	35.71%	11.63%

Property Information

Purchase Price:	\$520,000.00
Purchase Closing Costs:	\$18,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$538,000.00
After Repair Value	

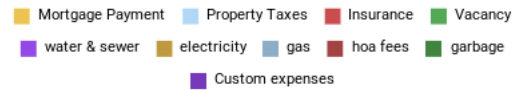
Down Payment:	\$52,000.00
Loan Amount:	\$468,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$2,958.08

Income



Rent	\$6,000.00
Total	\$6,000.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$100.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$180.00	Insurance	\$210.00
Property Taxes	\$469.00	Mortgage Payment	\$2,958.08
Total	\$3,917.08		

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Financial Projections

Total Initial Equity:	-\$468,000.00		
Gross Rent Multiplier:	7.22		
Income-Expense Ratio (2% Rule):	1.12%		
Typical Cap Rate:	11.63%	Debt Coverage Ratio:	1.70
ARV based on Cap Rate:	\$520,000.00		

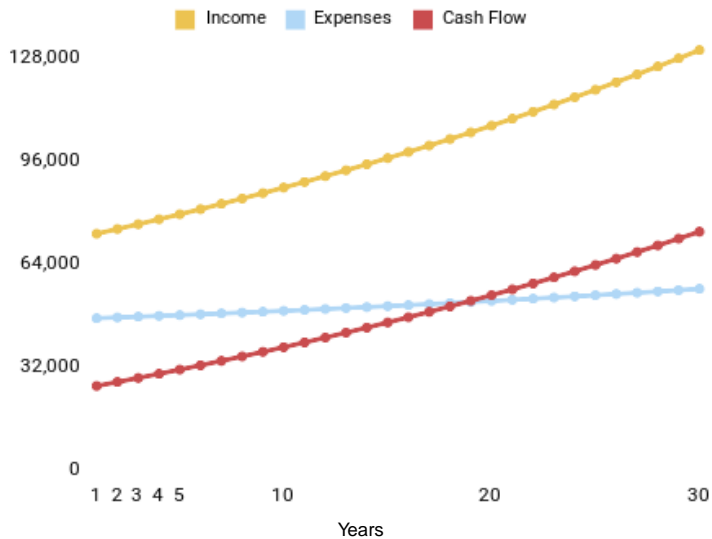
50% Rule Cash Flow Estimates

Total Monthly Income:	\$6,000.00
x50% for Expenses:	\$3,000.00
Monthly Payment/Interest Payment:	\$2,958.08
Total Monthly Cash Flow using 50% Rule:	\$41.92

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	\$73,440	\$74,909	\$79,494	\$87,768	\$96,903	\$106,988	\$130,418
Total Annual Expenses	\$47,235	\$47,470	\$48,203	\$49,525	\$50,985	\$52,597	\$56,342
Total Annual Cashflow	\$26,205	\$27,439	\$31,291	\$38,242	\$45,917	\$54,391	\$74,076
Cash on Cash ROI	37.44%	39.20%	44.70%	54.63%	65.60%	77.70%	105.82%
Property Value	\$530,400	\$541,008	\$574,122	\$633,877	\$699,852	\$772,693	\$941,908
Equity	\$67,631	\$83,820	\$136,023	\$237,125	\$360,275	\$512,179	\$941,908
Loan Balance	\$462,769	\$457,188	\$438,099	\$396,752	\$339,577	\$260,514	\$0
Total Profit if Sold	\$23,836	\$67,464	\$209,637	\$487,773	\$824,856	\$1,231,433	\$2,310,125
Annualized Total Return	34%	40%	32%	23%	19%	16%	12%

Income, Expenses and Cash Flow (in \$)

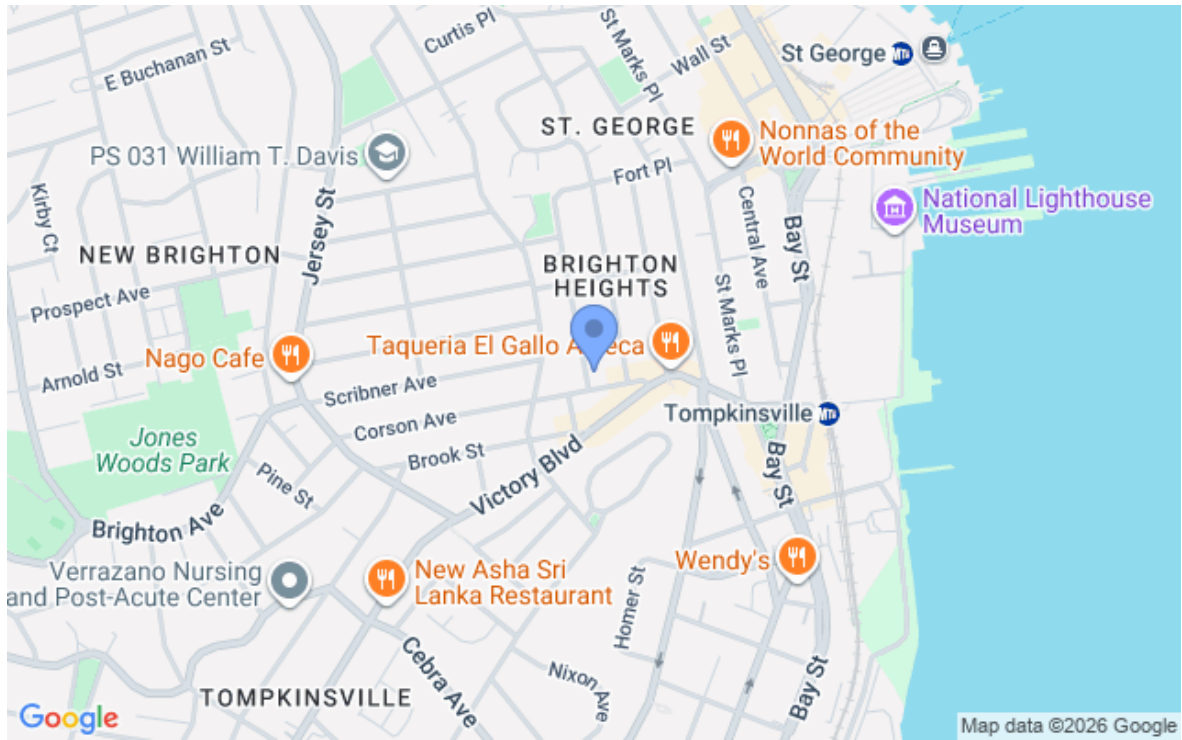


Loan Balance, Value and Equity (in \$)



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