BiggerPockets®

314 Lorna Dr

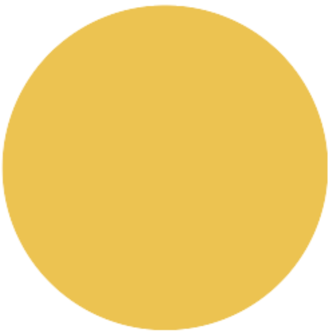
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,300.00	$4,548.98	-$1,248.98	4.13%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$20,220.00	$56,500.00	-26.53%	4.13%

Property Information

Purchase Price:	$490,000.00
Purchase Closing Costs:	$7,500.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$497,500.00**
After Repair Value	

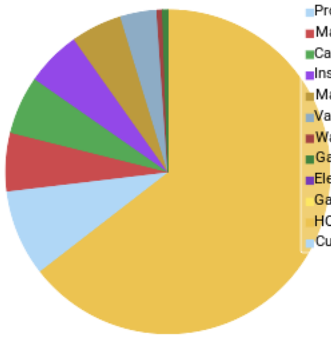
Down Payment:	$49,000.00
Loan Amount:	$441,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
Monthly P&I:	**$2,933.98**

Income



Rent	$3,300.00
Total	**$3,300.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$25.00	HOA fees	$0.00
Garbage	$25.00	Custom expenses	
Vacancy	$165.00	Maintenance	$264.00
Cap. Ex.	$264.00	Management	$231.00
Insurance	$250.00	Property Taxes	$391.00
Mortgage Payment	$2,933.98		
Total	**$4,548.98**		

Financial Projections

Total Initial Equity:	-$441,000.00		
Gross Rent Multiplier:	12.37		
Income-Expense Ratio (2% Rule):	0.66%		
Typical Cap Rate:	4.13%	Debt Coverage Ratio:	0.57
ARV based on Cap Rate:	$490,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	$3,300.00
x50% for Expenses:	$1,650.00
Monthly Payment/Interest Payment:	$2,933.98
Total Monthly Cash Flow using 50% Rule:	**-$1,283.98**

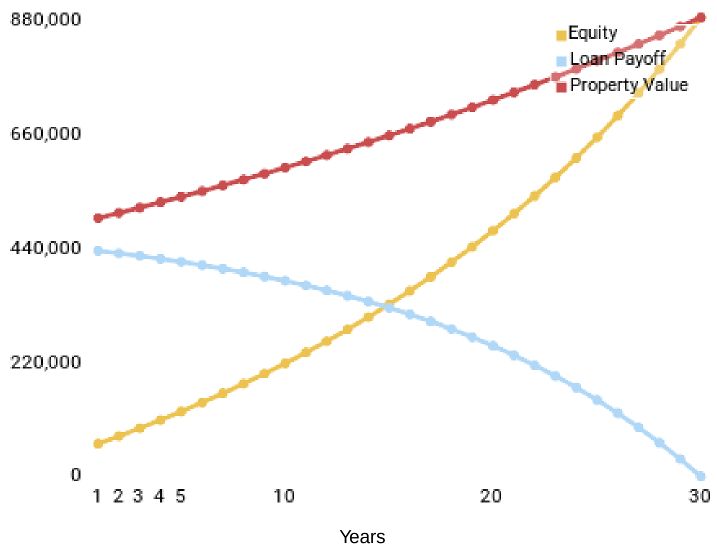
Analysis Over Time

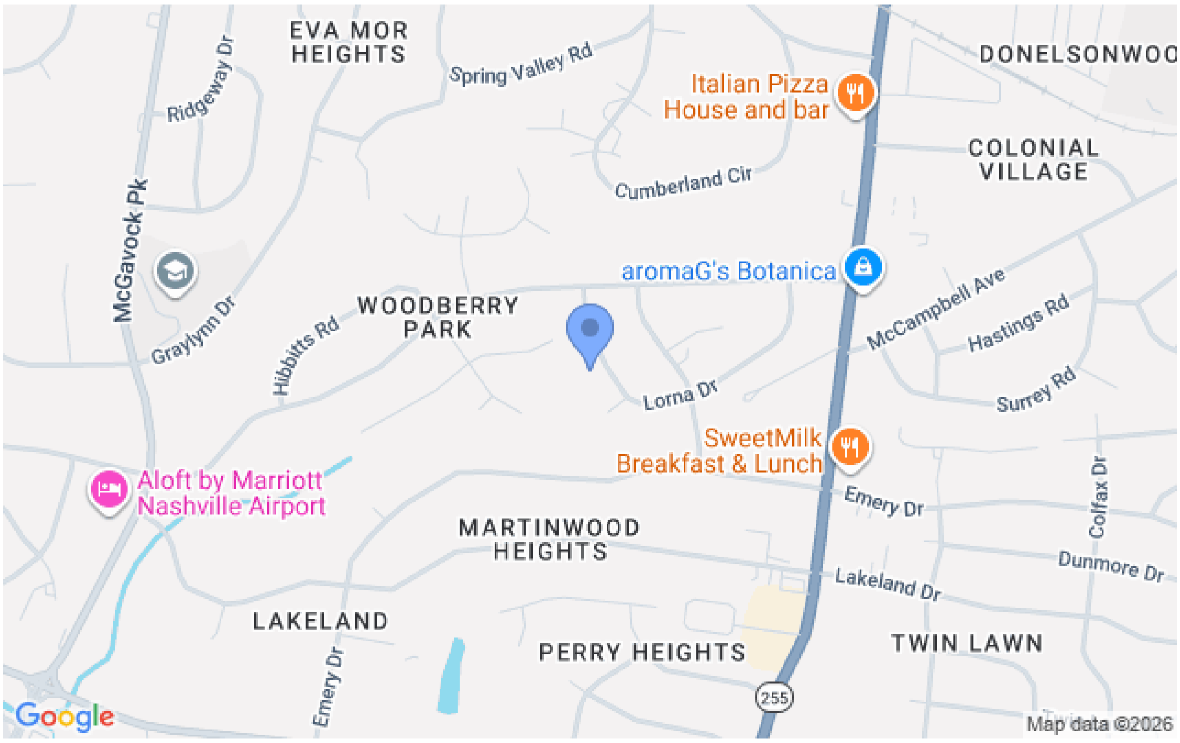
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$40,392	$41,200	$43,722	$48,272	$53,296	$58,844	$71,730
Total Annual Expenses	$54,975	$55,371	$56,605	$58,832	$61,291	$64,005	$70,312
Total Annual Cashflow	-$14,583	-$14,171	-$12,883	-$10,560	-$7,994	-$5,162	$1,418
Cash on Cash ROI	-25.81%	-25.08%	-22.80%	-18.69%	-14.15%	-9.14%	2.51%
Property Value	$499,800	$509,796	$541,000	$597,307	$659,475	$728,114	$887,567
Equity	$63,280	$78,079	$125,879	$218,875	$333,052	$475,421	$887,567
Loan Balance	$436,520	$431,717	$415,120	$378,433	$326,423	$252,693	$0
Total Profit if Sold	-$7,804	-$7,175	$670	$36,128	$105,102	$215,883	$611,525
Compound Annual Growth Rate	-14%	-7%	0%	5%	7%	8%	9%

Income, Expenses and Cash Flow (in $)

Loan Balance, Value and Equity (in $)




EVA MOR HEIGHTS
Spring Valley Rd
DONELSONWOO
Ridgeway Dr
Italian Pizza House and bar
COLONIAL VILLAGE
Cumberland Cir
McGavock Pk
aromaG's Botanica
WOODBERRY PARK
McCampbell Ave
Hastings Rd
Graylynn Dr
Hibbitts Rd
Lorna Dr
Surrey Rd
SweetMilk Breakfast & Lunch
Aloft by Marriott Nashville Airport
Emery Dr
Colfax Dr
MARTINWOOD HEIGHTS
Dunmore Dr
Lakeland Dr
LAKELAND
PERRY HEIGHTS
TWIN LAWN
Emery Dr
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