

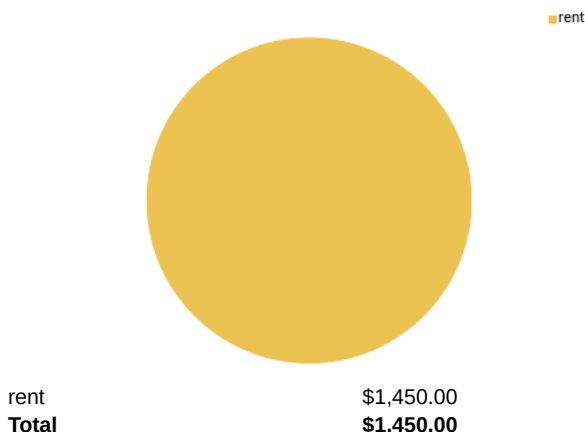
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,450.00	\$2,388.21	-\$938.21	2.80%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,412.00	\$24,395.00	-46.15%	2.80%

Property Information

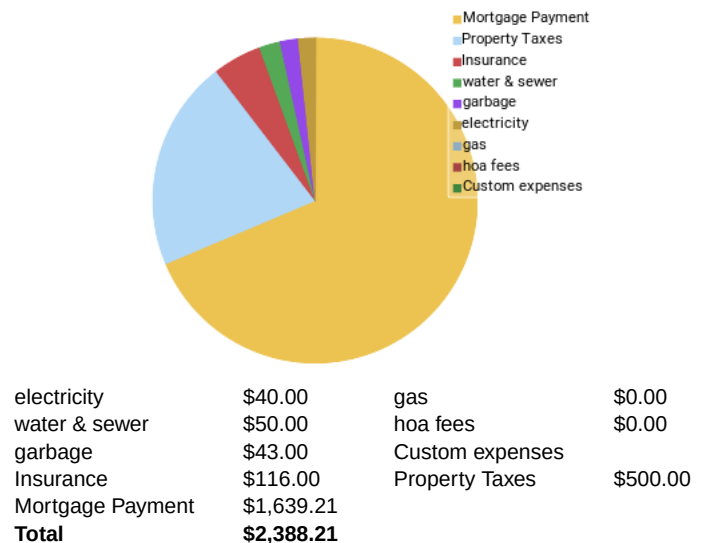
Purchase Price:	\$300,000.00
Purchase Closing Costs:	\$11,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$311,000.00
After Repair Value	

Down Payment:	\$10,500.00
Loan Amount:	\$289,500.00
Loan Points:	1.0
Loan Fees:	\$2,895.00
Amortized Over:	30 years
Loan Interest Rate:	5.475%
Monthly P&I:	\$1,639.21

Income



Expenses



Financial Projections

Total Initial Equity:	-\$289,500.00		
Gross Rent Multiplier:	17.24		
Income-Expense Ratio (2% Rule):	0.47%		
Typical Cap Rate:	2.80%	Debt Coverage Ratio:	0.43
ARV based on Cap Rate:	\$300,000.00		

50% Rule Cash Flow Estimates

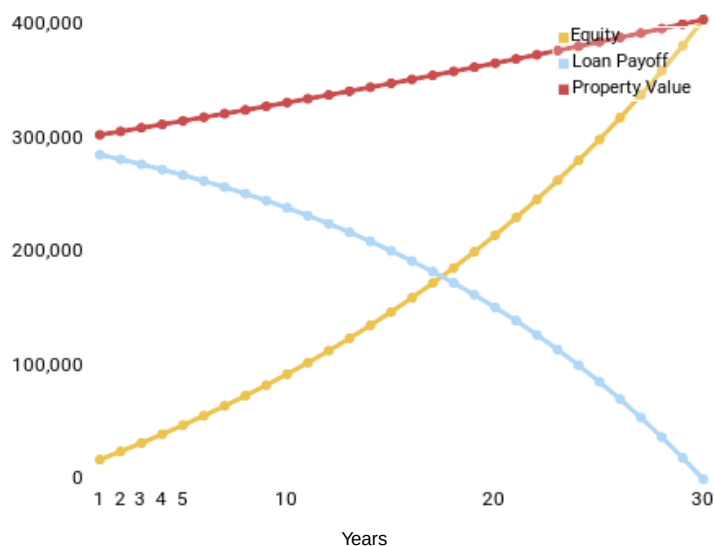
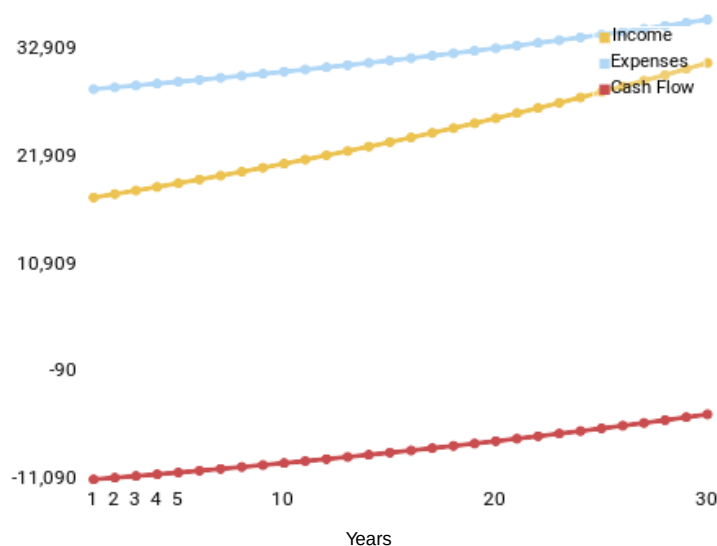
Total Monthly Income:	\$1,450.00
x50% for Expenses:	\$725.00
Monthly Payment/Interest Payment:	\$1,639.21
Total Monthly Cash Flow using 50% Rule:	-\$914.21

Analysis Over Time

Annual Growth Assumptions	2%		2%		1%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$17,748	\$18,103	\$19,211	\$21,211	\$23,418	\$25,855	\$31,518
Total Annual Expenses	\$28,838	\$29,022	\$29,594	\$30,627	\$31,767	\$33,026	\$35,951
Total Annual Cashflow	-\$11,090	-\$10,919	-\$10,383	-\$9,416	-\$8,349	-\$7,171	-\$4,433
Cash on Cash ROI	-45.46%	-44.76%	-42.56%	-38.60%	-34.22%	-29.39%	-18.17%
Property Value	\$303,000	\$306,030	\$315,303	\$331,387	\$348,291	\$366,057	\$404,355
Equity	\$17,418	\$24,585	\$47,718	\$92,600	\$147,347	\$214,842	\$404,355
Loan Balance	\$285,582	\$281,445	\$267,585	\$238,786	\$200,943	\$151,215	\$0
Total Profit if Sold	-\$18,068	-\$21,819	-\$30,377	-\$34,549	-\$23,724	\$5,513	\$137,928
Compound Annual Growth Rate	-74%	-68%	0%	0%	-21%	1%	7%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

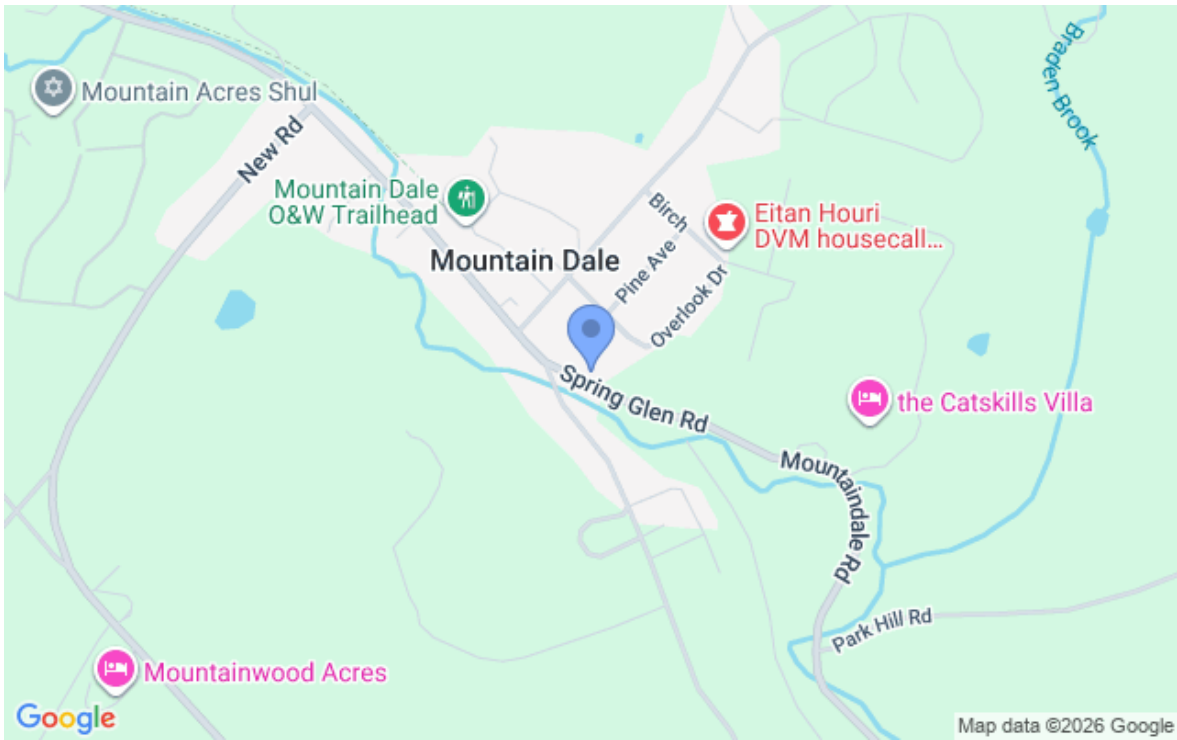


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House Size (sq. ft)

1456.0



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