



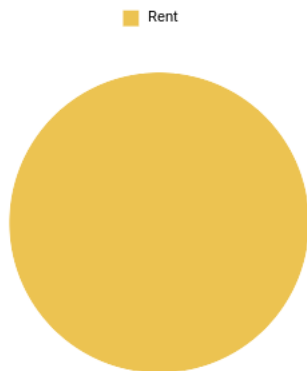
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$600.00	\$469.14	\$130.86	8.69%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$4,344.00	\$13,500.00	11.63%	12.41%

Property Information

Purchase Price:	\$35,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$8,000.00
Total Cost of Project:	\$45,000.00
After Repair Value	\$50,000.00

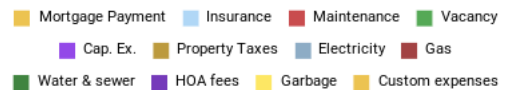
Down Payment:	\$3,500.00
Loan Amount:	\$31,500.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	8.000%
Monthly P&I:	\$231.14

Income



Rent	\$600.00
Total	\$600.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$48.00	Maintenance	\$60.00
Cap. Ex.	\$48.00	Insurance	\$62.00
Property Taxes	\$20.00	Mortgage Payment	\$231.14
Total	\$469.14		

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Financial Projections

Total Initial Equity:	\$18,500.00		
Gross Rent Multiplier:	4.86		
Income-Expense Ratio (2% Rule):	1.33%		
Typical Cap Rate:	12.41%	Debt Coverage Ratio:	1.57
ARV based on Cap Rate:	\$35,000.00		

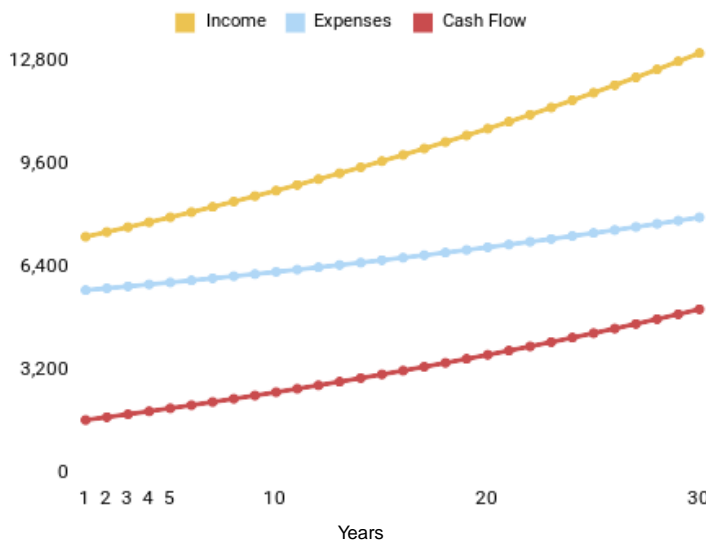
50% Rule Cash Flow Estimates

Total Monthly Income:	\$600.00
x50% for Expenses:	\$300.00
Monthly Payment/Interest Payment:	\$231.14
Total Monthly Cash Flow using 50% Rule:	\$68.86

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	\$7,344	\$7,491	\$7,949	\$8,777	\$9,690	\$10,699	\$13,042
Total Annual Expenses	\$5,687	\$5,745	\$5,927	\$6,255	\$6,617	\$7,017	\$7,947
Total Annual Cashflow	\$1,657	\$1,746	\$2,022	\$2,522	\$3,073	\$3,681	\$5,095
Cash on Cash ROI	12.28%	12.93%	14.98%	18.68%	22.76%	27.27%	37.74%
Property Value	\$51,000	\$52,020	\$55,204	\$60,950	\$67,293	\$74,297	\$90,568
Equity	\$19,763	\$21,068	\$25,257	\$33,316	\$43,107	\$55,247	\$90,568
Loan Balance	\$31,237	\$30,952	\$29,947	\$27,633	\$24,186	\$19,051	\$0
Total Profit if Sold	\$7,920	\$10,971	\$20,947	\$40,597	\$64,628	\$93,933	\$173,611
Annualized Total Return	59%	35%	21%	15%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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