



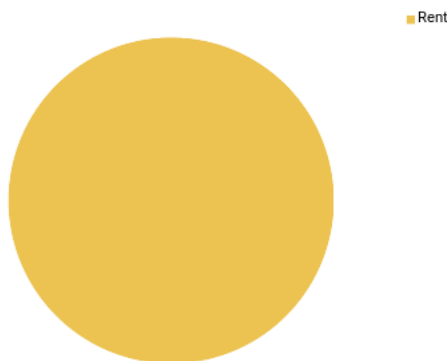
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,250.00	\$1,591.78	\$1,658.22	8.67%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$30,348.00	\$153,000.00	13.01%	20.64%

Property Information

Purchase Price:	\$147,000.00
Purchase Closing Costs:	\$0.00
Estimated Repair Costs:	\$153,000.00
Total Cost of Project:	\$300,000.00
After Repair Value	\$350,000.00

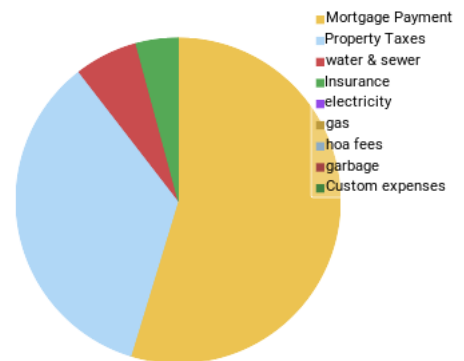
Down Payment:	\$0.00
Loan Amount:	\$147,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	20 years
Loan Interest Rate:	3.740%
Monthly P&I:	\$870.78

Income



Rent	\$3,250.00
Total	\$3,250.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$100.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Insurance	\$67.00	Property Taxes	\$554.00
Mortgage Payment	\$870.78		
Total	\$1,591.78		

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Financial Projections

Total Initial Equity:	\$203,000.00		
Gross Rent Multiplier:	3.77		
Income-Expense Ratio (2% Rule):	1.08%		
Typical Cap Rate:	20.64%	Debt Coverage Ratio:	2.90
ARV based on Cap Rate:	\$147,000.00		

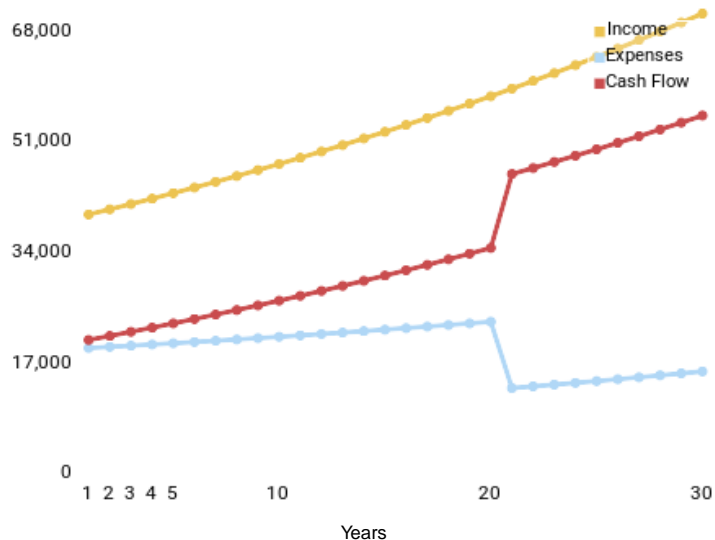
50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,250.00
x50% for Expenses:	\$1,625.00
Monthly Payment/Interest Payment:	\$870.78
Total Monthly Cash Flow using 50% Rule:	\$754.22

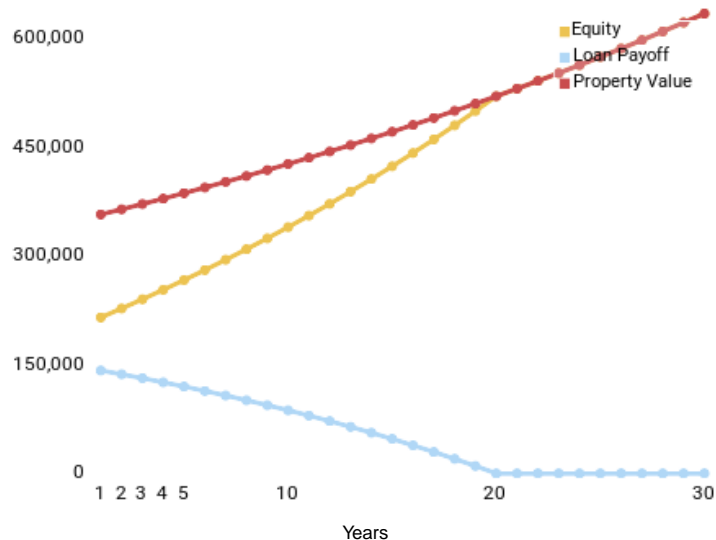
Analysis Over Time

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	\$39,780	\$40,576	\$43,059	\$47,541	\$52,489	\$57,952	\$70,643	
Total Annual Expenses	\$19,274	\$19,451	\$20,002	\$20,996	\$22,094	\$23,306	\$15,672	
Total Annual Cashflow	\$20,506	\$21,125	\$23,057	\$26,545	\$30,395	\$34,646	\$54,971	
Cash on Cash ROI	13.40%	13.81%	15.07%	17.35%	19.87%	22.64%	35.93%	
Property Value	\$357,000	\$364,140	\$386,428	\$426,648	\$471,054	\$520,082	\$633,977	
Equity	\$215,037	\$227,406	\$266,606	\$339,582	\$423,469	\$520,082	\$633,977	
Loan Balance	\$141,963	\$136,734	\$119,822	\$87,066	\$47,585	\$0	\$0	
Total Profit if Sold	\$75,403	\$108,754	\$214,721	\$412,504	\$639,624	\$899,817	\$1,515,093	
Compound Annual Growth Rate	49%	31%	19%	14%	12%	10%	8%	

Income, Expenses and Cash Flow (in \$)

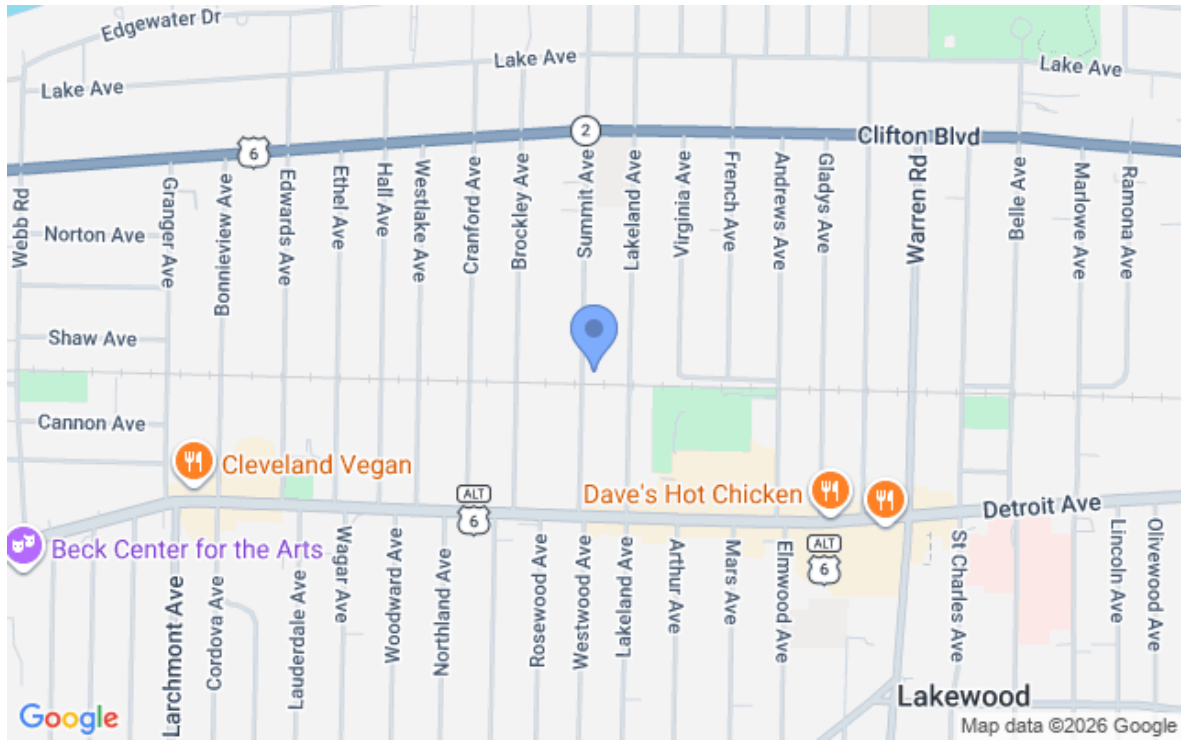


Loan Balance, Value and Equity (in \$)



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