



<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$4,000.00	\$3,304.18	\$695.82	6.61%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$33,696.00	\$133,500.00	6.25%	6.61%

**Property Information**

Purchase Price:	\$510,000.00
Purchase Closing Costs:	\$6,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$516,000.00</b>
After Repair Value	

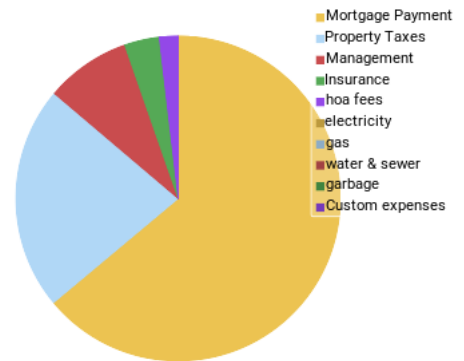
Down Payment:	\$127,500.00
Loan Amount:	\$382,500.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.250%
<b>Monthly P&amp;I:</b>	<b>\$2,112.18</b>

**Income**



Rent	\$4,000.00
<b>Total</b>	<b>\$4,000.00</b>

**Expenses**



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$62.00
garbage	\$0.00	Custom expenses	
Management	\$280.00	Insurance	\$115.00
Property Taxes	\$735.00	Mortgage Payment	\$2,112.18
<b>Total</b>	<b>\$3,304.18</b>		

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## Financial Projections

Total Initial Equity:	-\$382,500.00		
Gross Rent Multiplier:	10.63		
Income-Expense Ratio (2% Rule):	0.78%		
Typical Cap Rate:	6.61%	Debt Coverage Ratio:	1.33
ARV based on Cap Rate:	\$510,000.00		

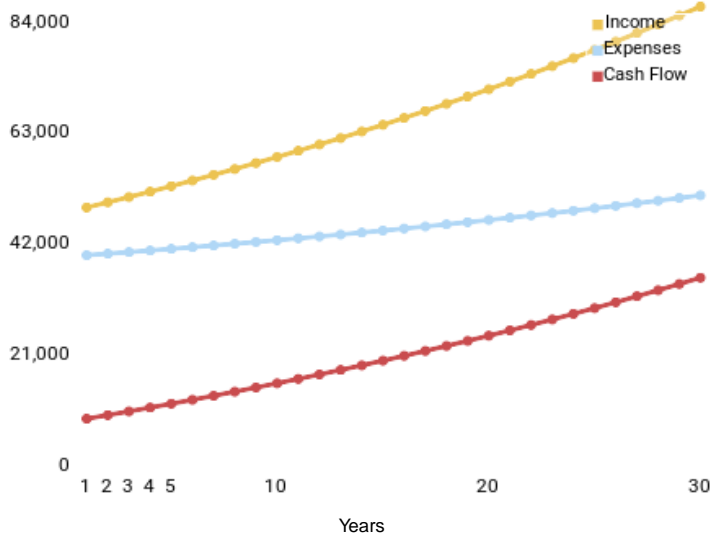
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$4,000.00
x50% for Expenses:	\$2,000.00
Monthly Payment/Interest Payment:	\$2,112.18
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$112.18</b>

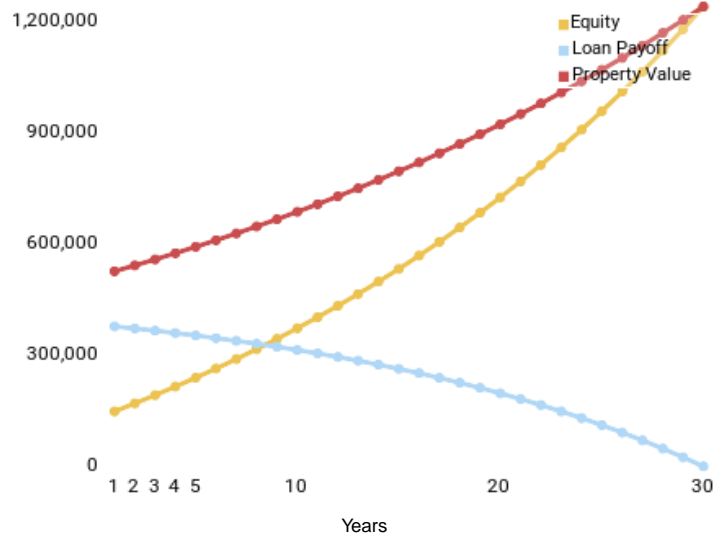
## Analysis Over Time

Annual Growth Assumptions	2%		2%		3%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$48,960	\$49,939	\$52,996	\$58,512	\$64,602	\$71,325	\$86,945
Total Annual Expenses	\$39,936	\$40,228	\$41,139	\$42,783	\$44,597	\$46,601	\$51,256
Total Annual Cashflow	\$9,024	\$9,711	\$11,857	\$15,729	\$20,004	\$24,724	\$35,689
Cash on Cash ROI	6.76%	7.27%	8.88%	11.78%	14.98%	18.52%	26.73%
Property Value	\$525,300	\$541,059	\$591,230	\$685,397	\$794,563	\$921,117	\$1,237,904
Equity	\$148,193	\$169,636	\$238,758	\$371,945	\$531,815	\$724,253	\$1,237,904
Loan Balance	\$377,107	\$371,423	\$352,472	\$313,452	\$262,749	\$196,863	\$0
Total Profit if Sold	\$23,717	\$54,871	\$157,390	\$361,325	\$612,496	\$918,929	\$1,738,341
Compound Annual Growth Rate	18%	19%	17%	14%	12%	11%	9%

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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