



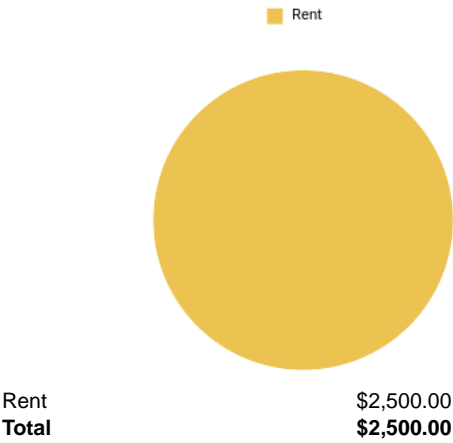
803 Woodland Way

|                 |                   |                    |                     |
|-----------------|-------------------|--------------------|---------------------|
| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
| \$2,500.00      | \$2,011.90        | \$488.10           | 6.34%               |
| NOI             | Total Cash Needed | Cash on Cash ROI   | Purchase Cap Rate   |
| \$15,840.00     | \$106,750.00      | 5.49%              | 6.34%               |

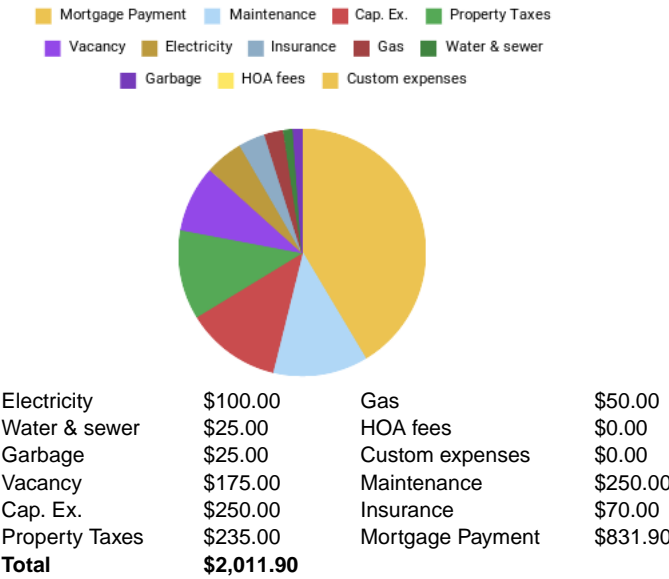
Property Information

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$250,000.00        |
| Purchase Closing Costs:       | \$3,750.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$253,750.00</b> |
| After Repair Value            |                     |
|                               |                     |
| Down Payment:                 | \$100,000.00        |
| Loan Amount:                  | \$150,000.00        |
| Loan Points:                  | 2.0                 |
| Loan Fees:                    | \$3,000.00          |
| Amortized Over:               | 20 years            |
| Loan Interest Rate:           | 3.000%              |
| <b>Monthly P&amp;I:</b>       | <b>\$831.90</b>     |

Income



Expenses



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## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$150,000.00 |                      |      |
| Gross Rent Multiplier:          | 8.33          |                      |      |
| Income-Expense Ratio (2% Rule): | 0.99%         |                      |      |
| Typical Cap Rate:               | 6.34%         | Debt Coverage Ratio: | 1.59 |
| ARV based on Cap Rate:          | \$250,000.00  |                      |      |

## 50% Rule Cash Flow Estimates

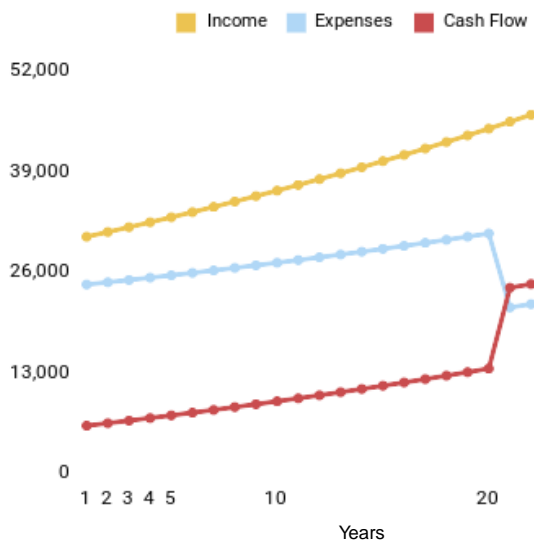
|  |                 |
|--|-----------------|
| Total Monthly Income:                          | \$2,500.00      |
| x50% for Expenses:                             | \$1,250.00      |
| Monthly Payment/Interest Payment:              | \$831.90        |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$418.10</b> |

## Analysis Over Time

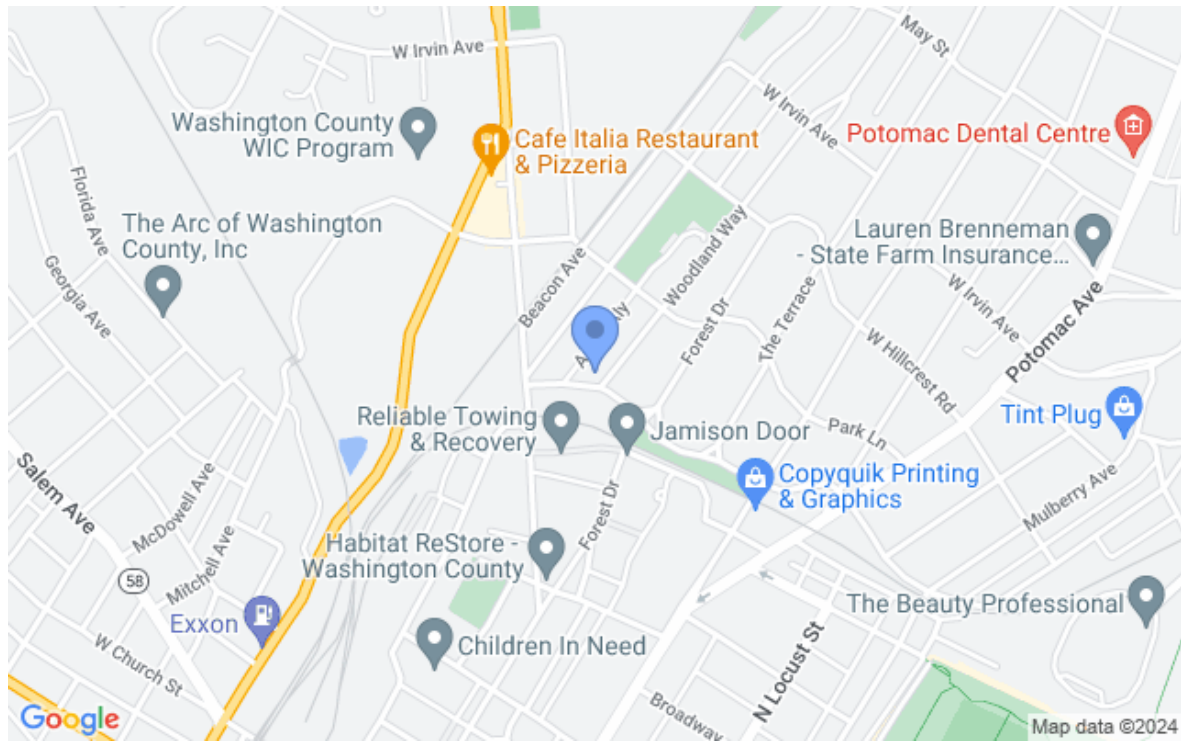
| Annual Growth Assumptions | 2%        |           | 2%        |           | 2%             |           |           |
|---------------------------|-----------|-----------|-----------|-----------|----------------|-----------|-----------|
|                           | Expenses  |           | Income    |           | Property Value |           |           |
|                           | Year 1    | Year 2    | Year 5    | Year 10   | Year 15        | Year 20   | Year 30   |
| Total Annual Income       | \$30,600  | \$31,212  | \$33,122  | \$36,570  | \$40,376       | \$44,578  | \$54,341  |
| Total Annual Expenses     | \$24,426  | \$24,715  | \$25,617  | \$27,244  | \$29,040       | \$31,024  | \$25,649  |
| Total Annual Cashflow     | \$6,174   | \$6,497   | \$7,506   | \$9,326   | \$11,336       | \$13,555  | \$28,692  |
| Cash on Cash ROI          | 5.78%     | 6.09%     | 7.03%     | 8.74%     | 10.62%         | 12.70%    | 26.88%    |
| Property Value            | \$255,000 | \$260,100 | \$276,020 | \$304,749 | \$336,467      | \$371,487 | \$452,840 |
| Equity                    | \$110,559 | \$121,387 | \$155,557 | \$218,596 | \$290,170      | \$371,487 | \$452,840 |
| Loan Balance              | \$144,441 | \$138,713 | \$120,463 | \$86,153  | \$46,297       | \$0       | \$0       |
| Total Profit if Sold      | \$9,983   | \$27,308  | \$82,974  | \$188,931 | \$313,085      | \$457,649 | \$801,886 |
| Annualized Total Return   | 9%        | 12%       | 12%       | 11%       | 10%            | 9%        | 7%        |

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

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



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