

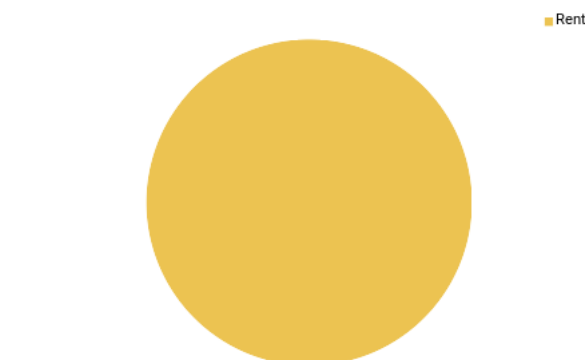
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,300.00	\$1,170.95	\$129.05	7.36%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$12,504.00	\$39,307.00	3.94%	7.36%

Property Information

Purchase Price:	\$170,000.00
Purchase Closing Costs:	\$5,307.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$175,307.00
After Repair Value	

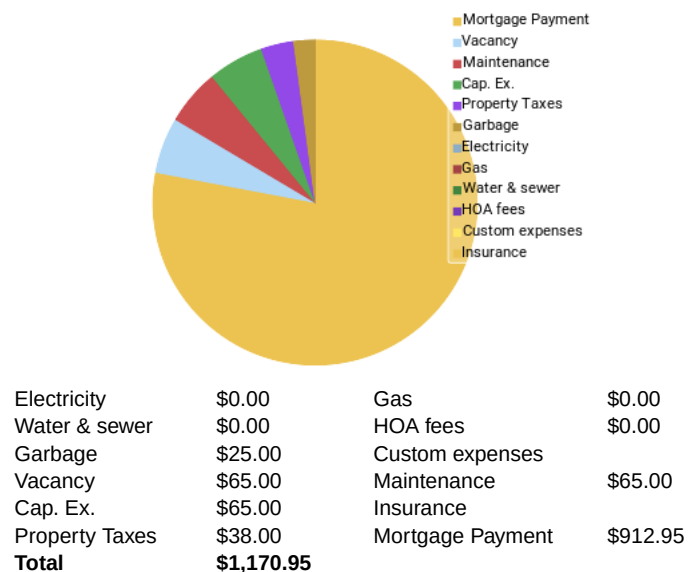
Down Payment:	\$34,000.00
Loan Amount:	\$136,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.089%
Monthly P&I:	\$912.95

Income



Rent	\$1,300.00
Total	\$1,300.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$25.00	Custom expenses	\$0.00
Vacancy	\$65.00	Maintenance	\$65.00
Cap. Ex.	\$65.00	Insurance	\$0.00
Property Taxes	\$38.00	Mortgage Payment	\$912.95
Total	\$1,170.95		

Financial Projections

Total Initial Equity:	-\$136,000.00		
Gross Rent Multiplier:	10.90		
Income-Expense Ratio (2% Rule):	0.74%		
Typical Cap Rate:	7.36%	Debt Coverage Ratio:	1.14
ARV based on Cap Rate:	\$170,000.00		

50% Rule Cash Flow Estimates

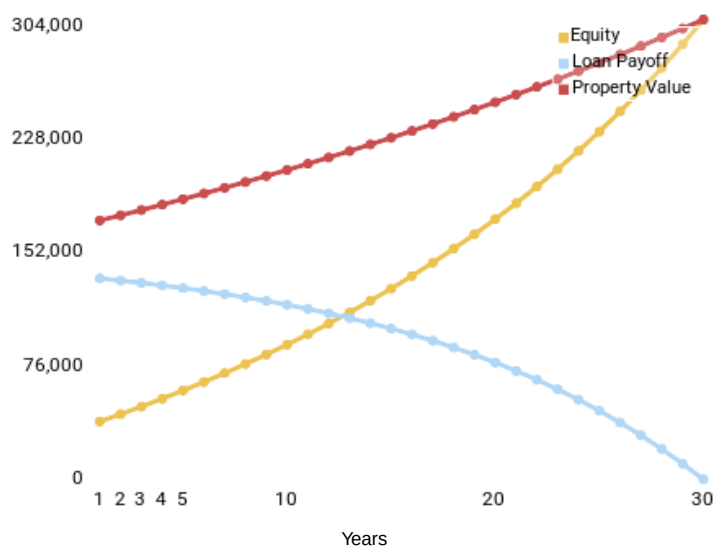
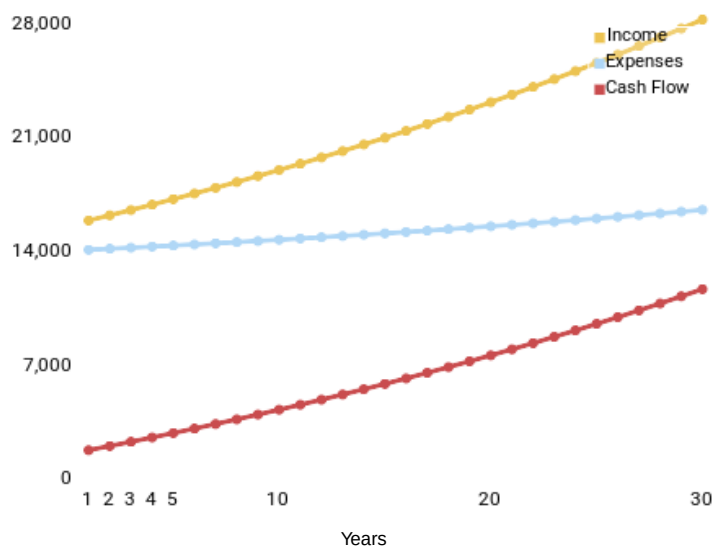
Total Monthly Income:	\$1,300.00
x50% for Expenses:	\$650.00
Monthly Payment/Interest Payment:	\$912.95
Total Monthly Cash Flow using 50% Rule:	-\$262.95

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	\$15,912	\$16,230	\$17,224	\$19,016	\$20,996	\$23,181	\$28,257
Total Annual Expenses	\$14,113	\$14,177	\$14,374	\$14,729	\$15,122	\$15,556	\$16,563
Total Annual Cashflow	\$1,799	\$2,054	\$2,850	\$4,287	\$5,873	\$7,625	\$11,694
Cash on Cash ROI	4.58%	5.22%	7.25%	10.91%	14.94%	19.40%	29.75%
Property Value	\$173,400	\$176,868	\$187,694	\$207,229	\$228,798	\$252,611	\$307,931
Equity	\$38,758	\$43,683	\$59,554	\$90,281	\$127,786	\$174,291	\$307,931
Loan Balance	\$134,642	\$133,185	\$128,140	\$116,948	\$101,012	\$78,320	\$0
Total Profit if Sold	\$1,250	\$8,229	\$31,842	\$81,073	\$144,709	\$225,766	\$457,369
Compound Annual Growth Rate	3%	10%	13%	12%	11%	10%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

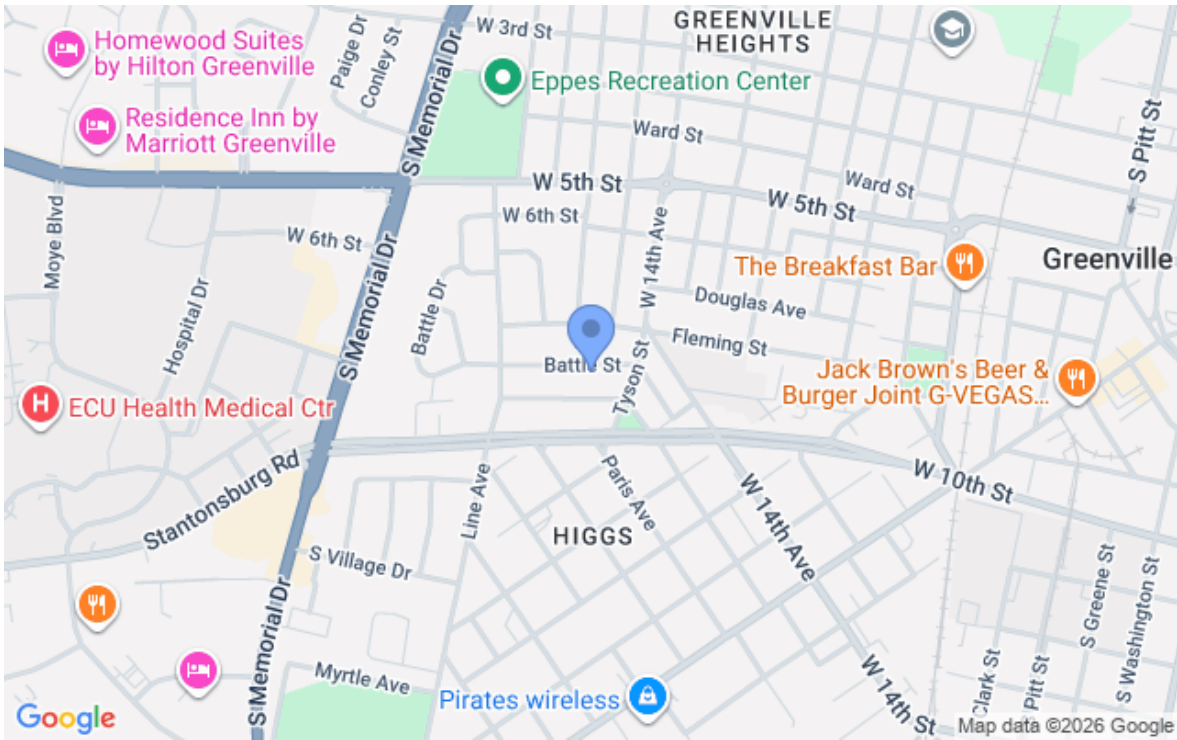


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Year Built

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