

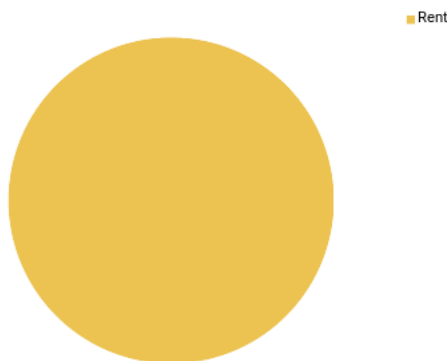
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$23,232.00	\$13,860.40	\$9,371.60	9.29%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$185,790.24	\$718,000.00	15.66%	11.61%

Property Information

Purchase Price:	\$1,600,000.00
Purchase Closing Costs:	\$48,000.00
Estimated Repair Costs:	\$350,000.00
Total Cost of Project:	\$1,998,000.00
After Repair Value	\$2,000,000.00
Down Payment:	\$320,000.00
Loan Amount:	\$1,280,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$6,110.92

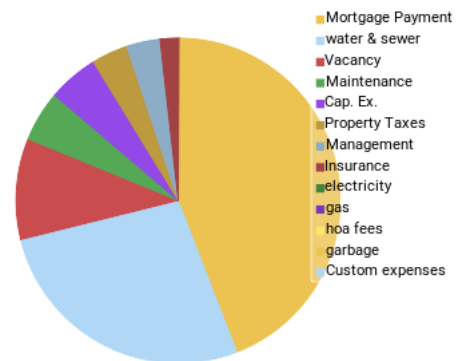


Income



Rent	\$23,232.00
Total	\$23,232.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$3,747.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$1,393.92	Maintenance	\$696.96
Cap. Ex.	\$696.96	Management	\$464.64
Insurance	\$250.00	Property Taxes	\$500.00
Mortgage Payment	\$6,110.92		
Total	\$13,860.40		

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Financial Projections

Total Initial Equity:	\$720,000.00		
Gross Rent Multiplier:	5.74		
Income-Expense Ratio (2% Rule):	1.16%		
Typical Cap Rate:	11.61%	Debt Coverage Ratio:	2.53
ARV based on Cap Rate:	\$1,600,000.00		

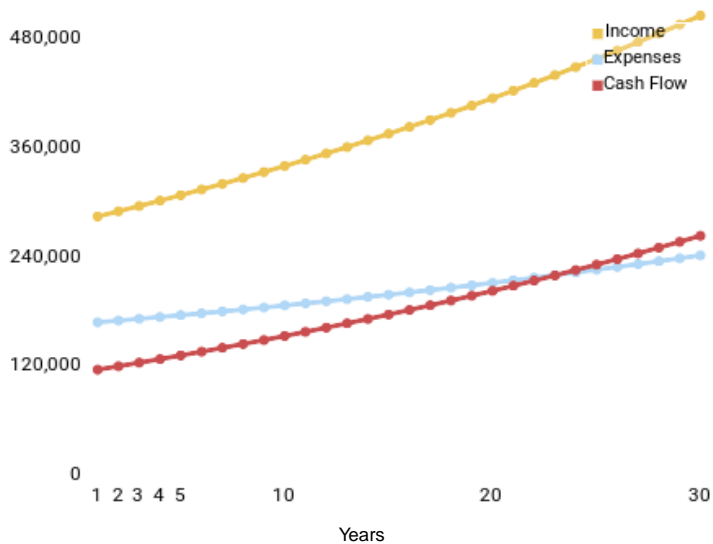
50% Rule Cash Flow Estimates

Total Monthly Income:	\$23,232.00
x50% for Expenses:	\$11,616.00
Monthly Payment/Interest Payment:	\$6,110.92
Total Monthly Cash Flow using 50% Rule:	\$5,505.08

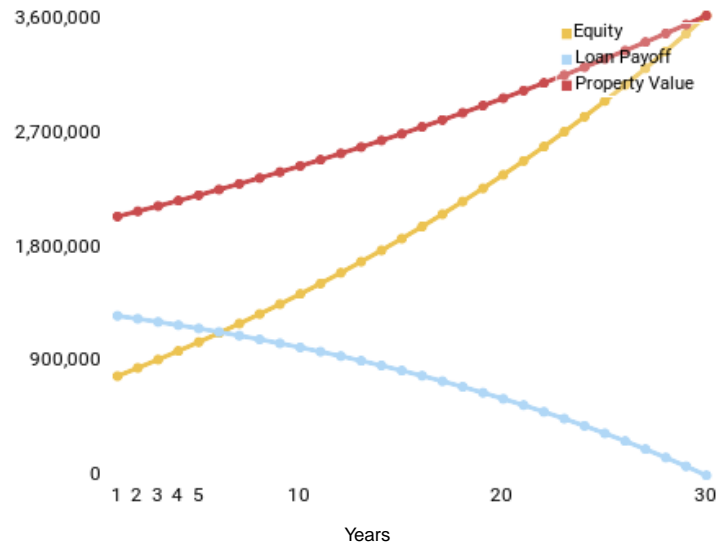
Analysis Over Time

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	\$284,360	\$290,047	\$307,800	\$339,836	\$375,207	\$414,258	\$504,979
Total Annual Expenses	\$168,185	\$170,082	\$176,004	\$186,690	\$198,488	\$211,515	\$241,776
Total Annual Cashflow	\$116,175	\$119,965	\$131,796	\$153,146	\$176,718	\$202,744	\$263,202
Cash on Cash ROI	16.18%	16.71%	18.36%	21.33%	24.61%	28.24%	36.66%
Property Value	\$2,040,000	\$2,080,800	\$2,208,162	\$2,437,989	\$2,691,737	\$2,971,895	\$3,622,723
Equity	\$782,541	\$846,801	\$1,050,433	\$1,429,554	\$1,865,589	\$2,368,319	\$3,622,723
Loan Balance	\$1,257,459	\$1,233,999	\$1,157,728	\$1,008,435	\$826,148	\$603,576	\$0
Total Profit if Sold	\$180,716	\$364,941	\$951,976	\$2,053,283	\$3,324,831	\$4,788,197	\$8,392,690
Compound Annual Growth Rate	25%	23%	18%	14%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)

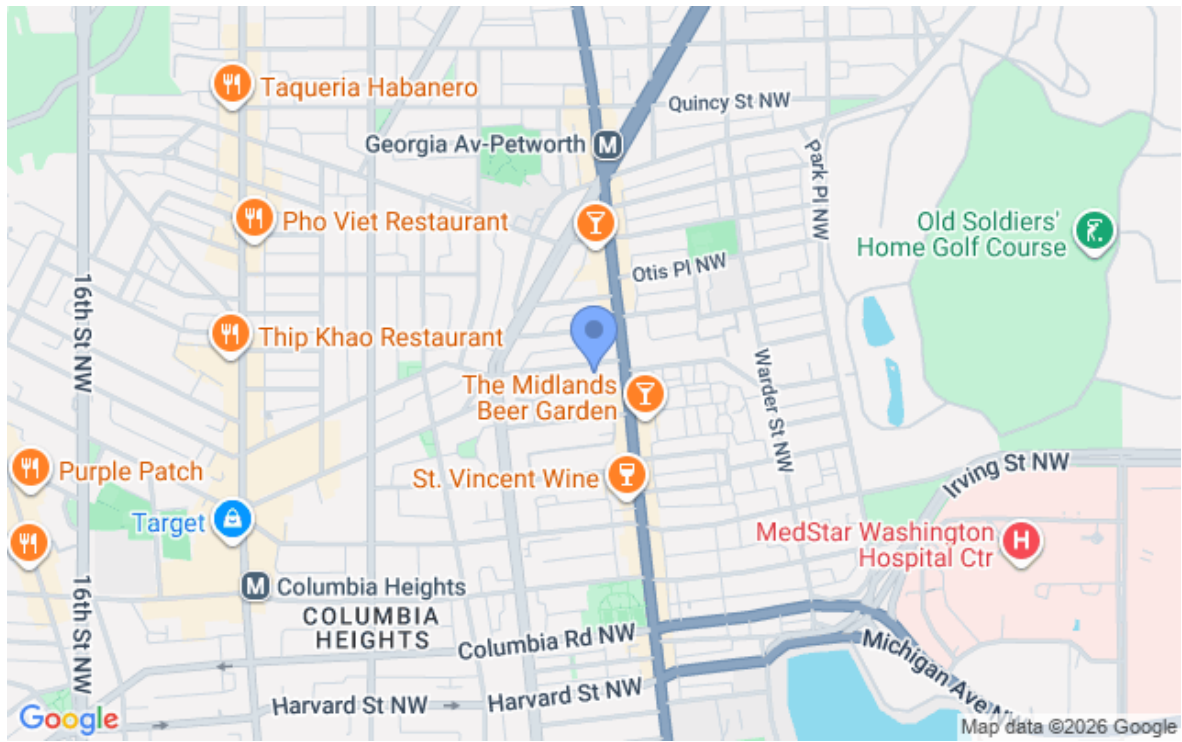


Loan Balance, Value and Equity (in \$)



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