

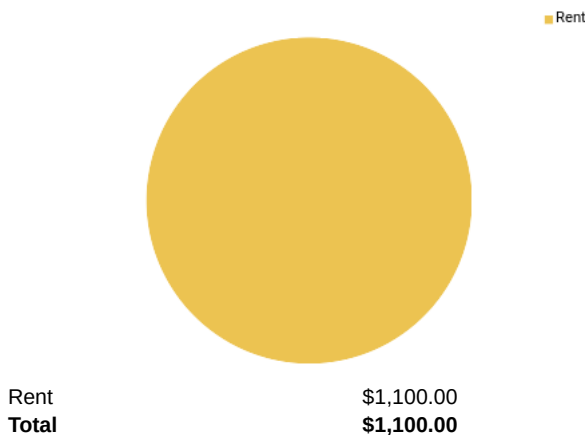
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,100.00	\$1,089.95	\$10.05	6.95%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,848.00	\$27,580.00	0.44%	6.95%

Property Information

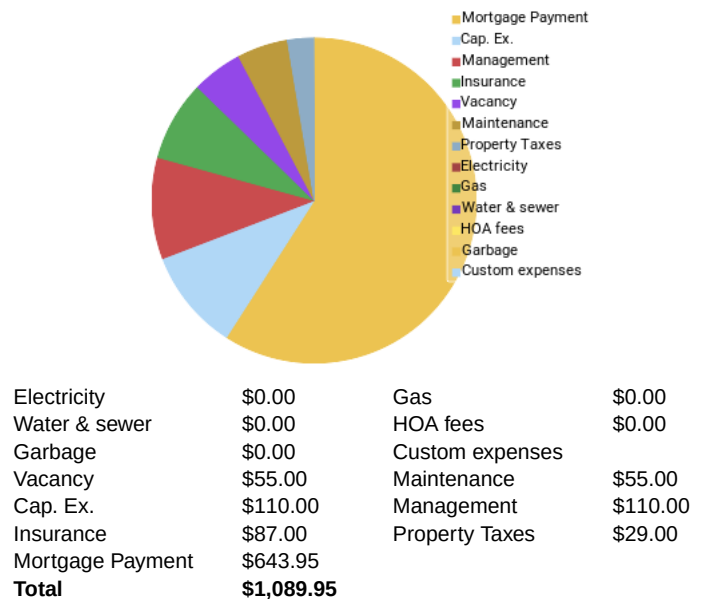
Purchase Price:	\$112,900.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$117,900.00
After Repair Value	

Down Payment:	\$22,580.00
Loan Amount:	\$90,320.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.700%
Monthly P&I:	\$643.95

Income



Expenses



Financial Projections

Total Initial Equity:	-	\$90,320.00	
Gross Rent Multiplier:		8.55	
Income-Expense Ratio (2% Rule):		0.93%	
Typical Cap Rate:		6.95%	Debt Coverage Ratio:
ARV based on Cap Rate:		\$112,900.00	1.02

50% Rule Cash Flow Estimates

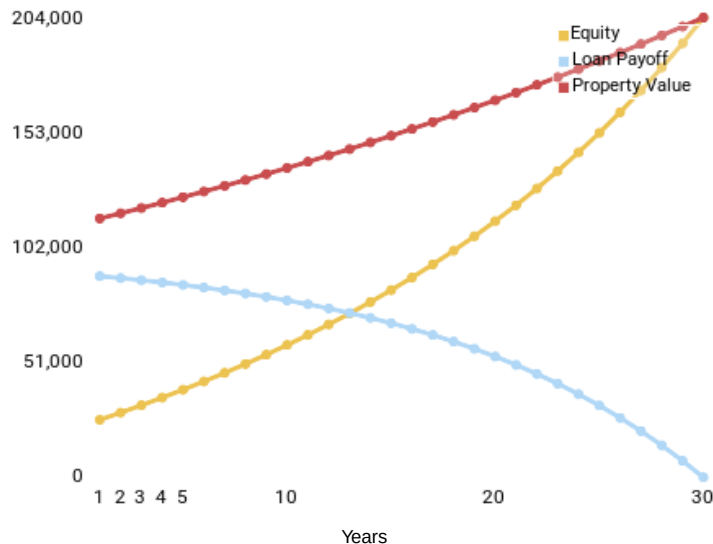
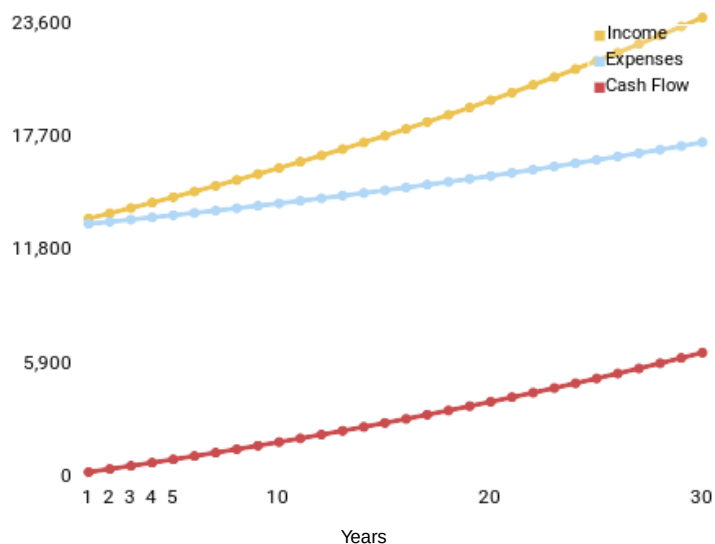
Total Monthly Income:	\$1,100.00
x50% for Expenses:	\$550.00
Monthly Payment/Interest Payment:	\$643.95
Total Monthly Cash Flow using 50% Rule:	-\$93.95

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	\$13,464	\$13,733	\$14,574	\$16,091	\$17,765	\$19,615	\$23,910
Total Annual Expenses	\$13,186	\$13,296	\$13,636	\$14,251	\$14,930	\$15,680	\$17,422
Total Annual Cashflow	\$278	\$438	\$937	\$1,839	\$2,835	\$3,934	\$6,488
Cash on Cash ROI	1.01%	1.59%	3.40%	6.67%	10.28%	14.27%	23.53%
Property Value	\$115,158	\$117,461	\$124,651	\$137,624	\$151,949	\$167,763	\$204,503
Equity	\$25,639	\$28,806	\$39,025	\$58,890	\$83,328	\$113,988	\$204,503
Loan Balance	\$89,519	\$88,655	\$85,625	\$78,735	\$68,621	\$53,775	\$0
Total Profit if Sold	-\$1,664	\$1,941	\$14,467	\$41,688	\$78,271	\$126,361	\$269,848
Compound Annual Growth Rate	-6%	3%	9%	10%	9%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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