BiggerPockets®

227 Madrid St

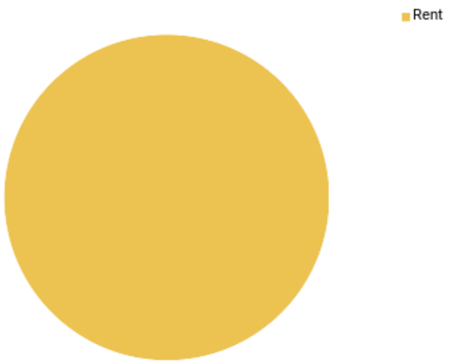
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,130.00	$1,056.51	$73.49	7.51%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$8,265.60	$28,760.00	3.07%	7.51%

Property Information

Purchase Price:	$110,000.00
Purchase Closing Costs:	$5,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$115,000.00**
After Repair Value	

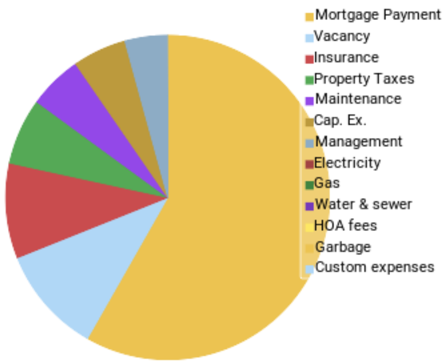
Down Payment:	$22,000.00
Loan Amount:	$88,000.00
Loan Points:	2.0
Loan Fees:	$1,760.00
Amortized Over:	30 years
Loan Interest Rate:	7.500%
Monthly P&I:	**$615.31**

Income



Rent	$1,130.00
Total	**$1,130.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$113.00	Maintenance	$56.50
Cap. Ex.	$56.50	Management	$45.20
Insurance	$100.00	Property Taxes	$70.00
Mortgage Payment	$615.31		
Total	**$1,056.51**		

Financial Projections

Total Initial Equity:	-$88,000.00		
Gross Rent Multiplier:	8.11		
Income-Expense Ratio (2% Rule):	0.98%		
Typical Cap Rate:	7.51%	Debt Coverage Ratio:	1.12
ARV based on Cap Rate:	$110,000.00		

50% Rule Cash Flow Estimates

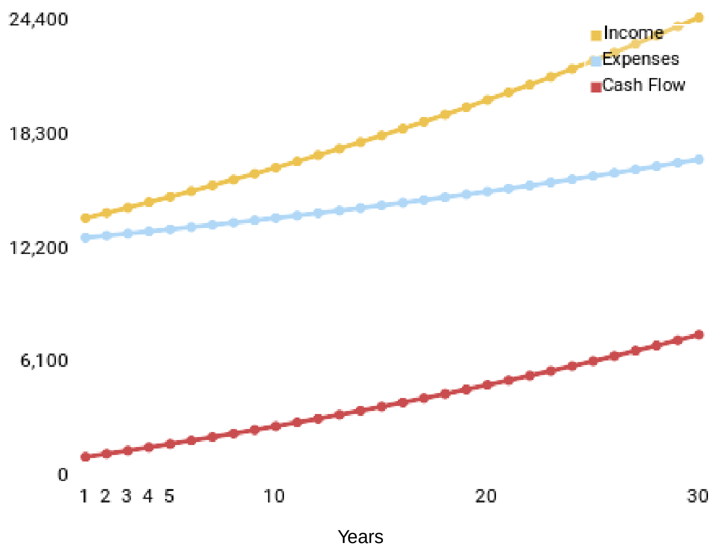
Total Monthly Income:	$1,130.00
x50% for Expenses:	$565.00
Monthly Payment/Interest Payment:	$615.31
Total Monthly Cash Flow using 50% Rule:	**-$50.31**

Analysis Over Time

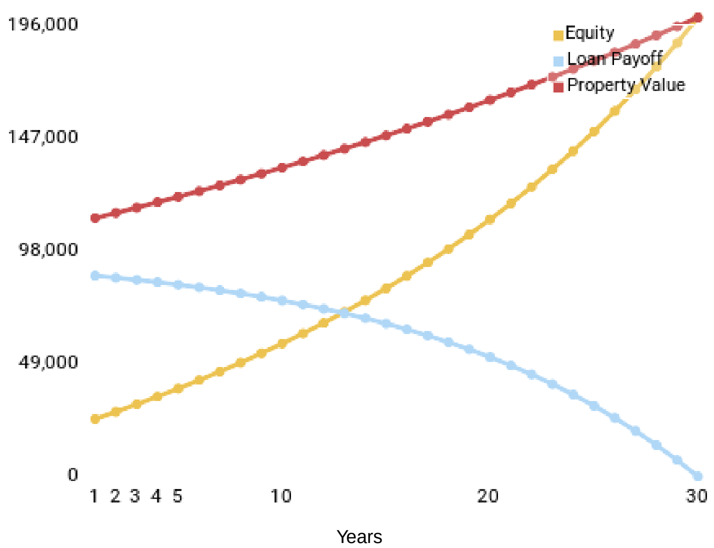
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

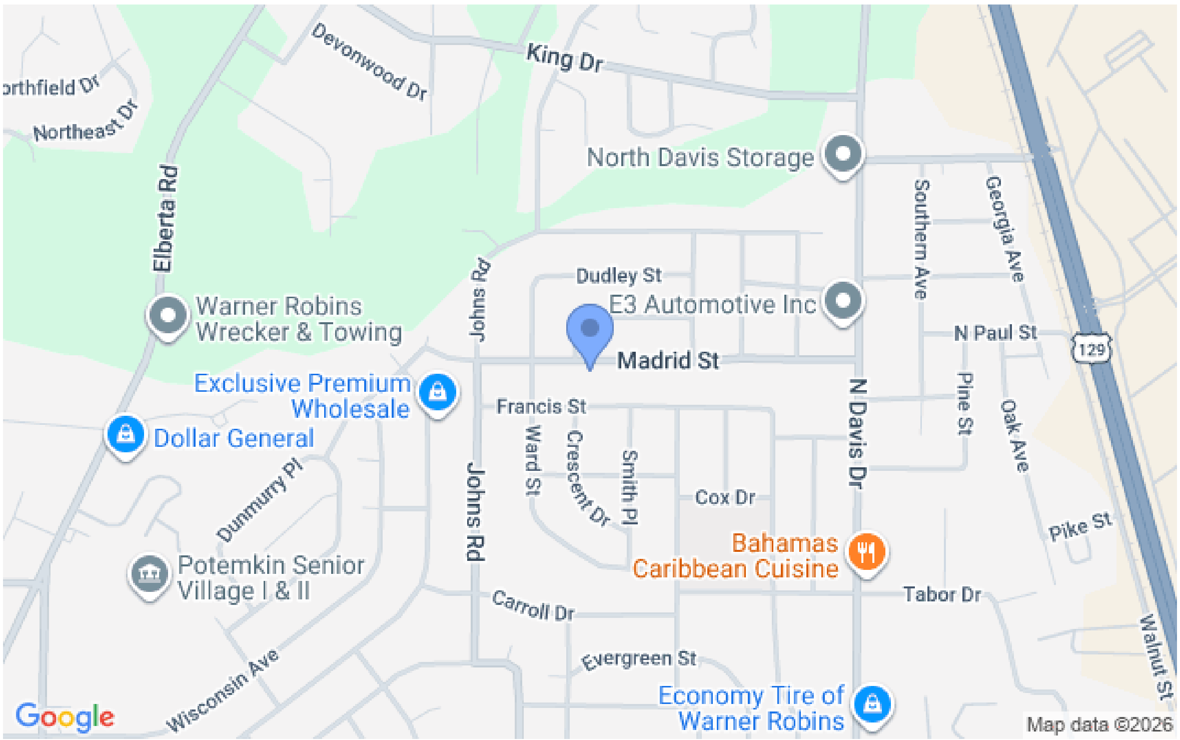
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$13,831	$14,108	$14,971	$16,530	$18,250	$20,149	$24,562
Total Annual Expenses	$12,784	$12,892	$13,229	$13,838	$14,509	$15,251	$16,974
Total Annual Cashflow	$1,047	$1,216	$1,742	$2,692	$3,741	$4,899	$7,588
Cash on Cash ROI	3.64%	4.23%	6.06%	9.36%	13.01%	17.03%	26.38%
Property Value	$112,200	$114,444	$121,449	$134,089	$148,046	$163,454	$199,250
Equity	$25,011	$28,129	$38,186	$57,710	$81,670	$111,618	$199,250
Loan Balance	$87,189	$86,315	$83,263	$76,380	$66,375	$51,837	$0
Total Profit if Sold	-$11,117	-$6,951	$7,273	$37,372	$76,850	$127,774	$276,061
Compound Annual Growth Rate	-39%	-13%	5%	9%	9%	9%	8%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)




orthfield Dr
Northeast Dr
Devonwood Dr
King Dr
North Davis Storage
Elberta Rd
Johns Rd
Dudley St
E3 Automotive Inc
Southern Ave
Georgia Ave
N Paul St
129
Warner Robins
Wrecker & Towing
Madrid St
Exclusive Premium
Wholesale
Francis St
N Davis Dr
Pine St
Oak Ave
Dollar General
Ward St
Crescent Dr
Smith Pl
Cox Dr
Dunmurry Pl
Johns Rd
Bahamas
Caribbean Cuisine
Pike St
Potemkin Senior
Village I & II
Carroll Dr
Tabor Dr
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