

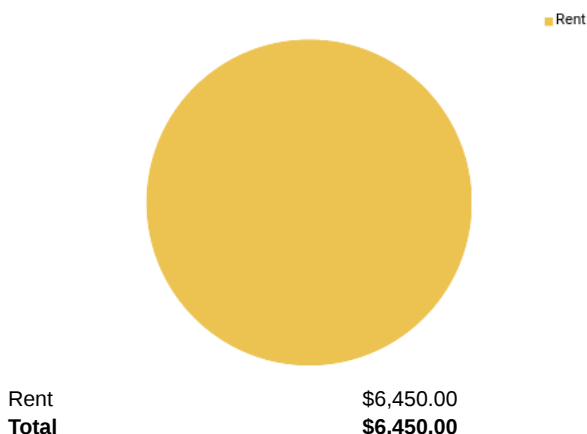
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$6,450.00	\$6,253.85	\$196.15	4.45%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$41,850.00	\$382,966.00	0.61%	4.45%

Property Information

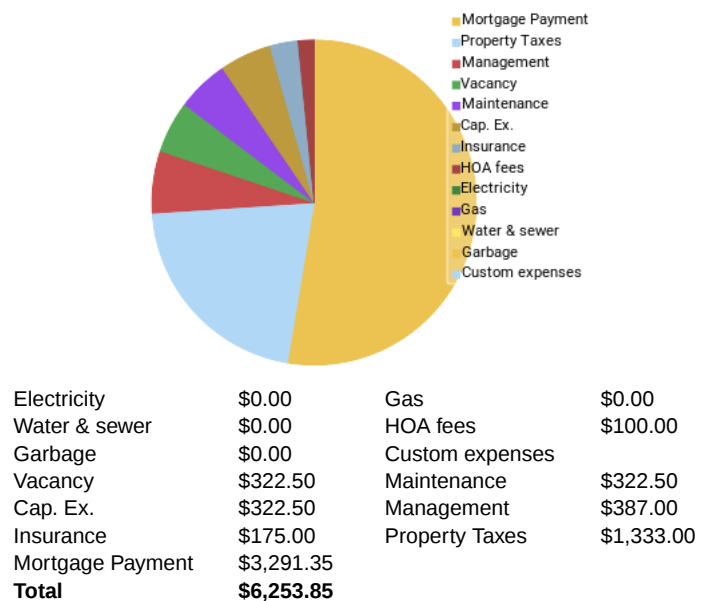
Purchase Price:	\$940,000.00
Purchase Closing Costs:	\$6,966.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$946,966.00
After Repair Value	

Down Payment:	\$376,000.00
Loan Amount:	\$564,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.750%
Monthly P&I:	\$3,291.35

Income



Expenses



Financial Projections

Total Initial Equity:	-\$564,000.00		
Gross Rent Multiplier:	12.14		
Income-Expense Ratio (2% Rule):	0.68%		
Typical Cap Rate:	4.45%	Debt Coverage Ratio:	1.06
ARV based on Cap Rate:	\$940,000.00		

50% Rule Cash Flow Estimates

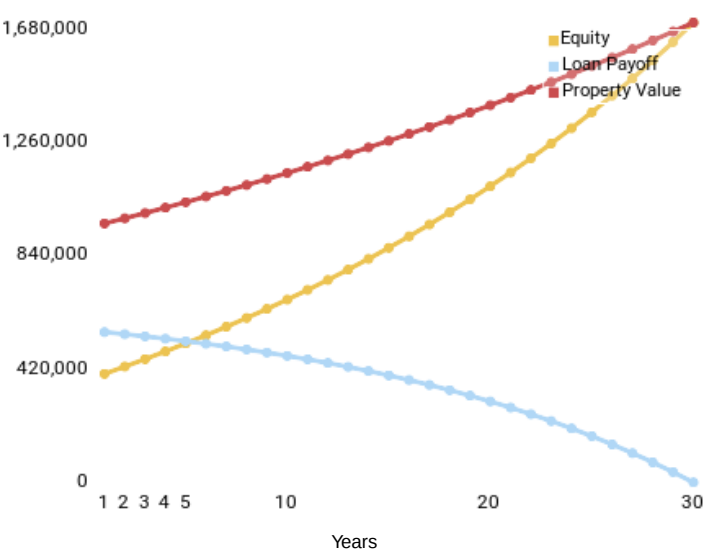
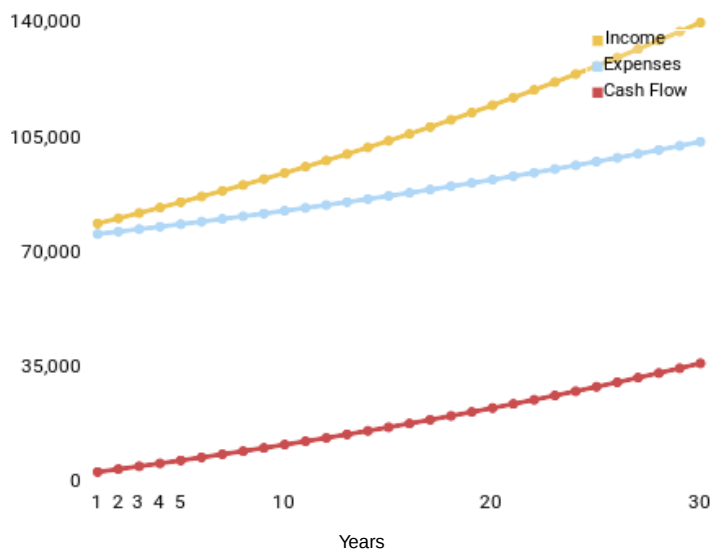
Total Monthly Income:	\$6,450.00
x50% for Expenses:	\$3,225.00
Monthly Payment/Interest Payment:	\$3,291.35
Total Monthly Cash Flow using 50% Rule:	-\$66.35

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	\$78,948	\$80,527	\$85,456	\$94,350	\$104,170	\$115,012	\$140,199
Total Annual Expenses	\$75,757	\$76,482	\$78,746	\$82,831	\$87,342	\$92,322	\$103,890
Total Annual Cashflow	\$3,191	\$4,045	\$6,710	\$11,519	\$16,828	\$22,691	\$36,309
Cash on Cash ROI	0.83%	1.06%	1.75%	3.01%	4.39%	5.92%	9.48%
Property Value	\$958,800	\$977,976	\$1,037,836	\$1,145,855	\$1,265,116	\$1,396,791	\$1,702,680
Equity	\$402,055	\$428,915	\$514,657	\$677,057	\$868,764	\$1,096,948	\$1,702,680
Loan Balance	\$556,745	\$549,061	\$523,179	\$468,798	\$396,352	\$299,843	\$0
Total Profit if Sold	-\$49,630	-\$20,164	\$78,517	\$280,601	\$536,675	\$856,480	\$1,738,856
Compound Annual Growth Rate	-13%	-3%	4%	6%	6%	6%	6%

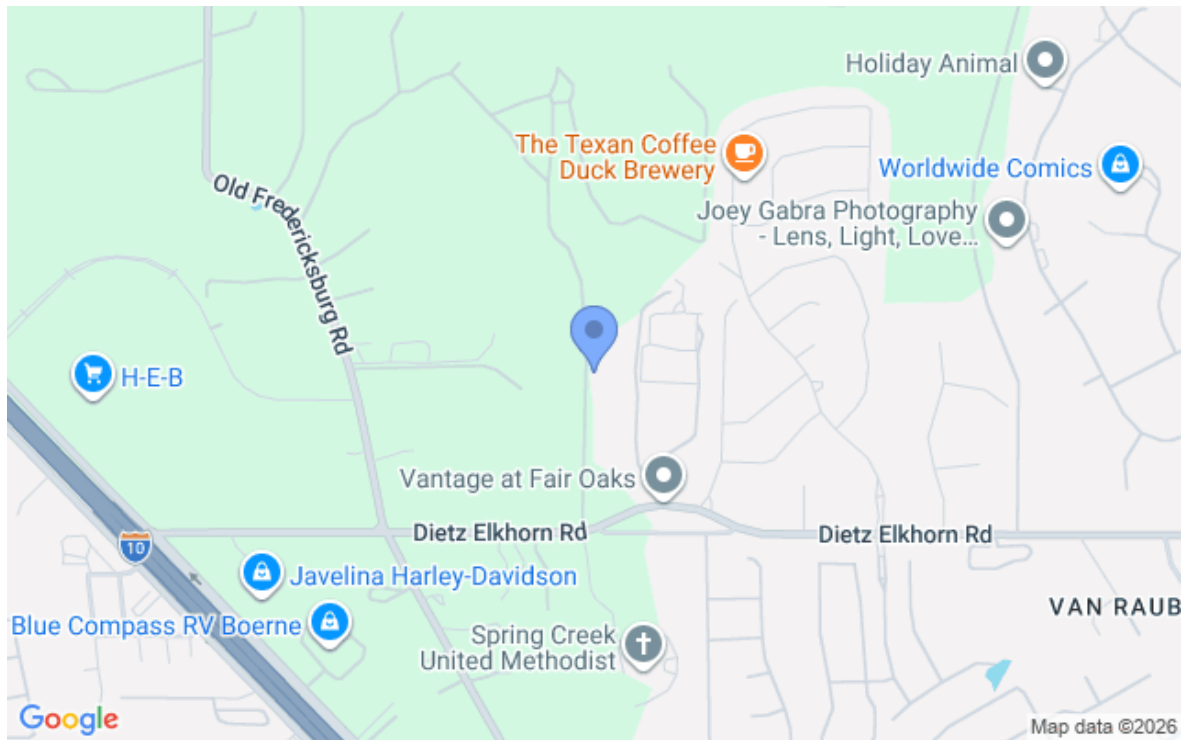
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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