



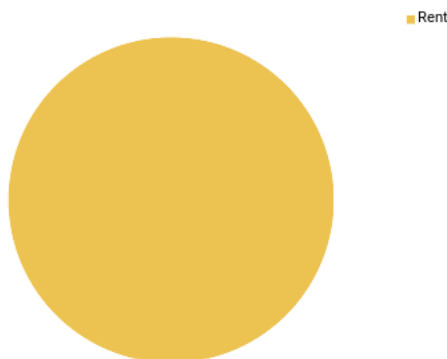
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,700.00	\$3,050.91	-\$350.91	5.26%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$19,740.00	\$83,000.00	-5.07%	5.26%

Property Information

Purchase Price:	\$375,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$1,000.00
Total Cost of Project:	\$380,000.00
After Repair Value	\$375,000.00

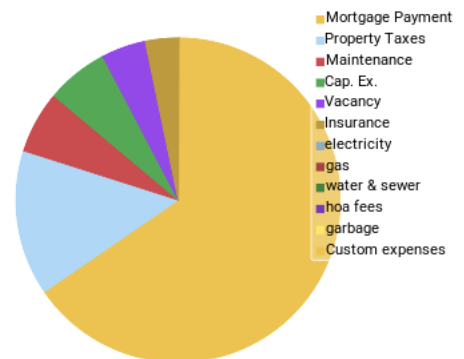
Down Payment:	\$75,000.00
Loan Amount:	\$300,000.00
Loan Points:	1.0
Loan Fees:	\$3,000.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
Monthly P&I:	\$1,995.91

Income



Rent	\$2,700.00
Total	\$2,700.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$135.00	Maintenance	\$189.00
Cap. Ex.	\$189.00	Insurance	\$100.00
Property Taxes	\$442.00	Mortgage Payment	\$1,995.91
Total	\$3,050.91		

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Financial Projections

Total Initial Equity:	\$75,000.00		
Gross Rent Multiplier:	11.57		
Income-Expense Ratio (2% Rule):	0.71%		
Typical Cap Rate:	5.26%	Debt Coverage Ratio:	0.82
ARV based on Cap Rate:	\$375,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,700.00
x50% for Expenses:	\$1,350.00
Monthly Payment/Interest Payment:	\$1,995.91
Total Monthly Cash Flow using 50% Rule:	-\$645.91

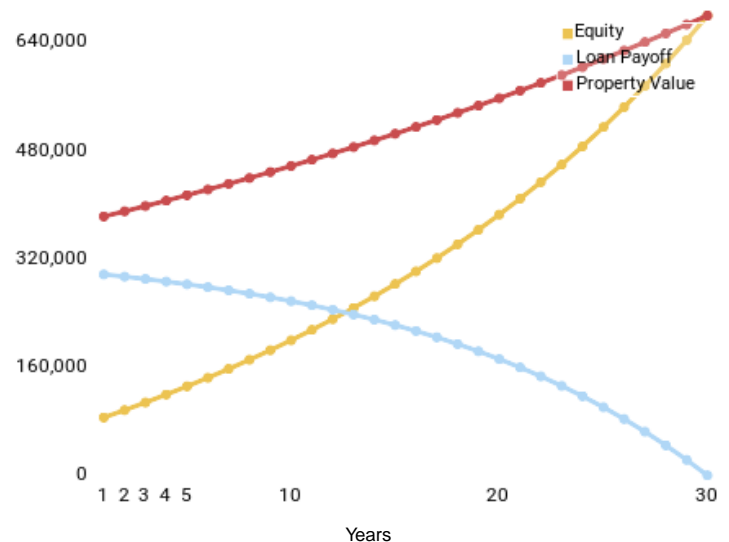
Analysis Over Time

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	\$33,048	\$33,709	\$35,772	\$39,495	\$43,606	\$48,145	\$58,688
Total Annual Expenses	\$36,864	\$37,122	\$37,929	\$39,383	\$40,990	\$42,763	\$46,883
Total Annual Cashflow	-\$3,816	-\$3,413	-\$2,156	\$112	\$2,617	\$5,382	\$11,805
Cash on Cash ROI	-4.60%	-4.11%	-2.60%	0.14%	3.15%	6.48%	14.22%
Property Value	\$382,500	\$390,150	\$414,030	\$457,123	\$504,701	\$557,230	\$679,261
Equity	\$85,547	\$96,465	\$131,636	\$199,686	\$282,644	\$385,330	\$679,261
Loan Balance	\$296,953	\$293,685	\$282,395	\$257,437	\$222,057	\$171,900	\$0
Total Profit if Sold	-\$29,956	-\$23,026	\$2,611	\$63,363	\$150,728	\$270,743	\$643,620
Compound Annual Growth Rate	-36%	-15%	1%	6%	7%	8%	7%

Income, Expenses and Cash Flow (in \$)

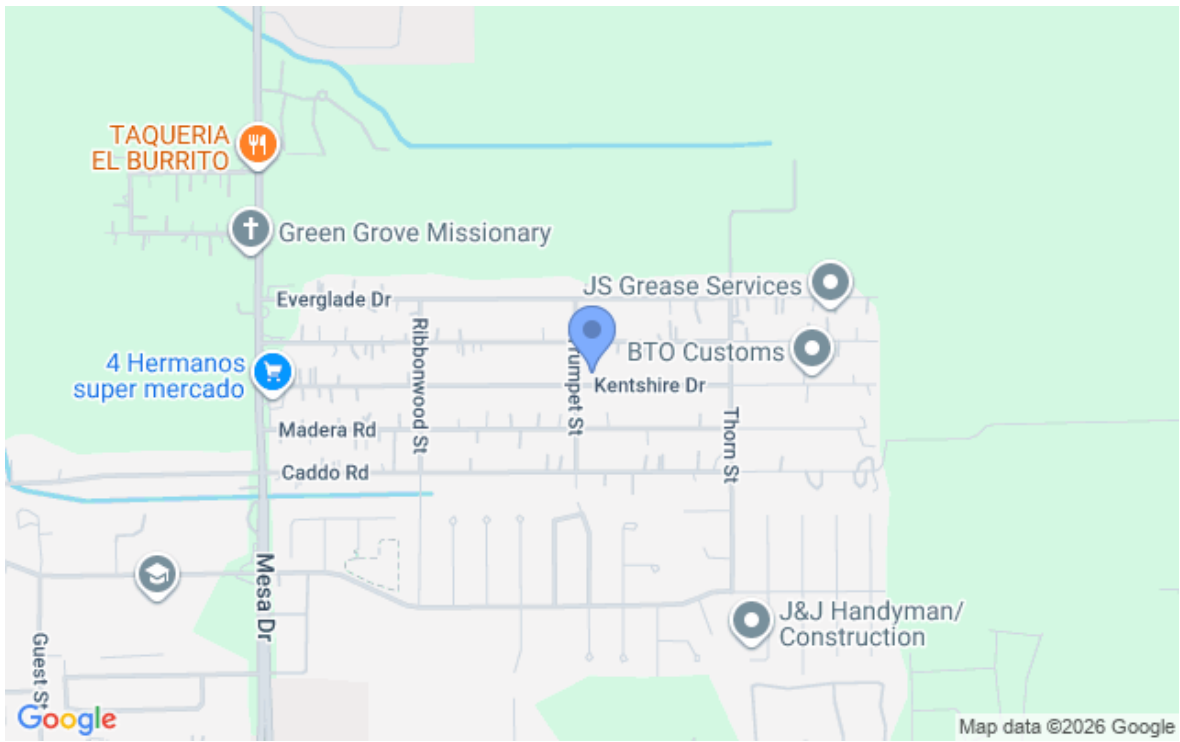
Loan Balance, Value and Equity (in \$)

No Data



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