

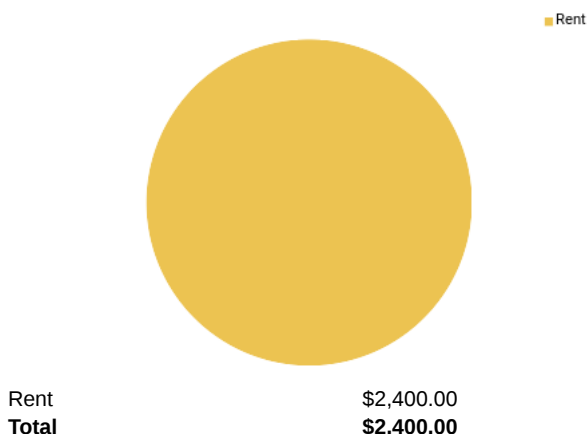
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,400.00	\$2,484.50	-\$84.50	4.75%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$16,632.00	\$105,750.00	-0.96%	5.64%

Property Information

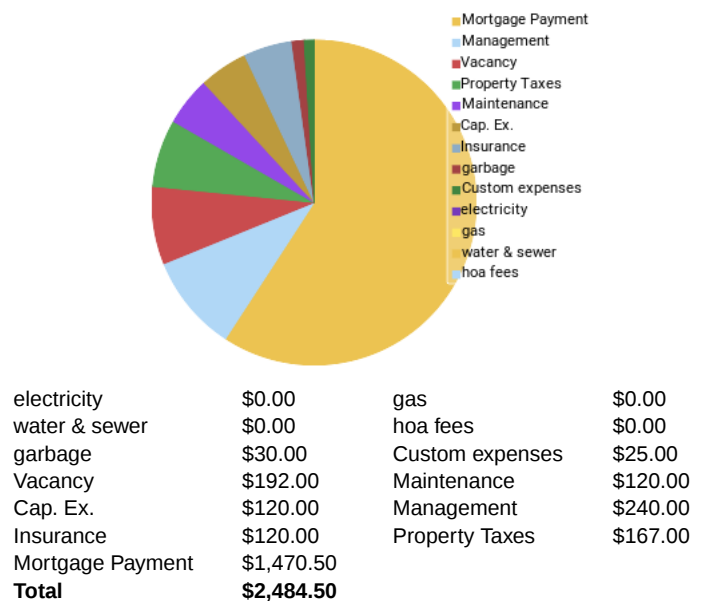
Purchase Price:	\$295,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$25,000.00
Total Cost of Project:	\$327,000.00
After Repair Value	\$350,000.00

Down Payment:	\$73,750.00
Loan Amount:	\$221,250.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.990%
Monthly P&I:	\$1,470.50

Income



Expenses



Financial Projections

Total Initial Equity:	\$128,750.00		
Gross Rent Multiplier:	10.24		
Income-Expense Ratio (2% Rule):	0.73%		
Typical Cap Rate:	5.64%	Debt Coverage Ratio:	0.94
ARV based on Cap Rate:	\$295,000.00		

50% Rule Cash Flow Estimates

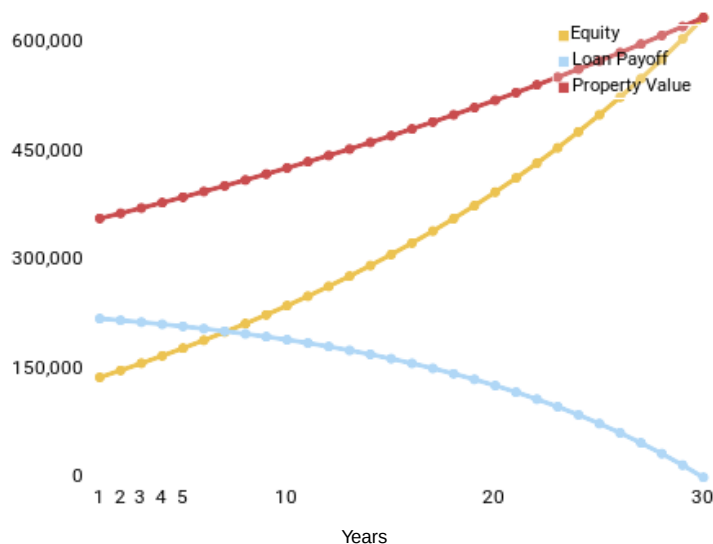
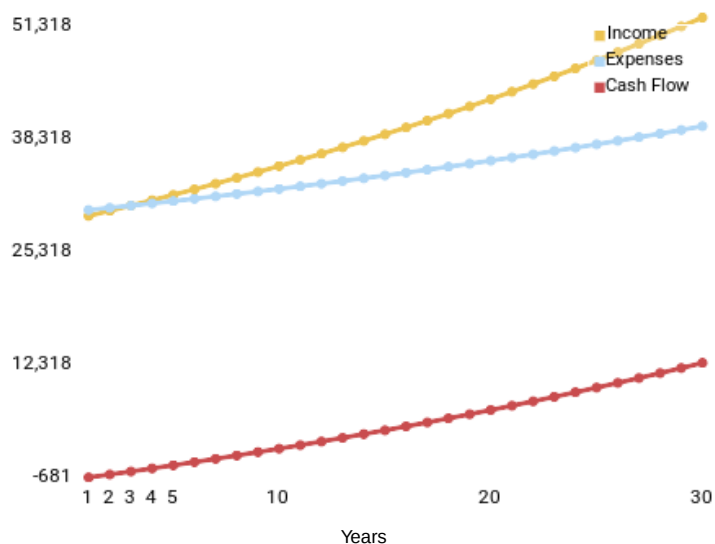
Total Monthly Income:	\$2,400.00
x50% for Expenses:	\$1,200.00
Monthly Payment/Interest Payment:	\$1,470.50
Total Monthly Cash Flow using 50% Rule:	-\$270.50

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	\$29,376	\$29,964	\$31,798	\$35,107	\$38,761	\$42,795	\$52,167
Total Annual Expenses	\$30,057	\$30,306	\$31,080	\$32,479	\$34,022	\$35,727	\$39,687
Total Annual Cashflow	-\$681	-\$342	\$717	\$2,628	\$4,739	\$7,068	\$12,481
Cash on Cash ROI	-0.64%	-0.32%	0.68%	2.49%	4.48%	6.68%	11.80%
Property Value	\$357,000	\$364,140	\$386,428	\$426,648	\$471,054	\$520,082	\$633,977
Equity	\$138,002	\$147,556	\$178,184	\$236,833	\$307,351	\$393,377	\$633,977
Loan Balance	\$218,998	\$216,584	\$208,244	\$189,815	\$163,703	\$126,705	\$0
Total Profit if Sold	\$4,795	\$13,472	\$43,507	\$108,383	\$194,959	\$307,898	\$639,523
Compound Annual Growth Rate	5%	6%	7%	7%	7%	7%	7%

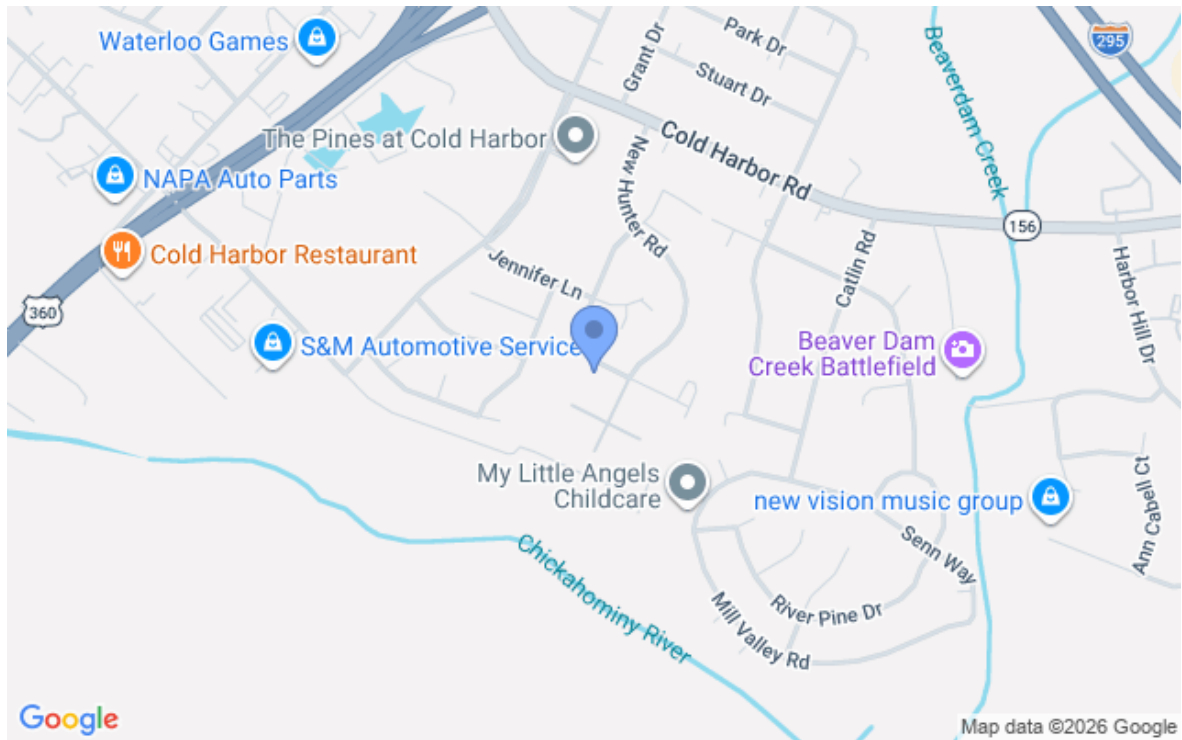
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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