



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$7,600.00	\$3,284.73	\$4,315.27	11.31%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$70,116.00	\$224,100.00	23.11%	17.53%

Property Information

Purchase Price:	\$400,000.00
Purchase Closing Costs:	\$19,500.00
Estimated Repair Costs:	\$115,000.00
Total Cost of Project:	\$534,500.00
After Repair Value	\$620,000.00

Down Payment:	\$80,000.00
Loan Amount:	\$320,000.00
Loan Points:	3.0
Loan Fees:	\$9,600.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$1,527.73

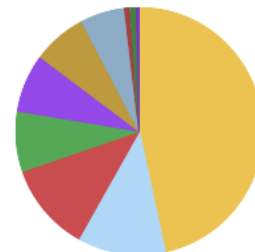


Income



Rent	\$7,600.00
Total	\$7,600.00

Expenses



electricity	\$250.00	gas	\$25.00
water & sewer	\$25.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$15.00
Vacancy	\$380.00	Maintenance	\$190.00
Cap. Ex.	\$380.00	Insurance	\$233.00
Property Taxes	\$259.00	Mortgage Payment	\$1,527.73
Total	\$3,284.73		

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Financial Projections

Total Initial Equity:	\$300,000.00		
Gross Rent Multiplier:	4.39		
Income-Expense Ratio (2% Rule):	1.42%		
Typical Cap Rate:	17.53%	Debt Coverage Ratio:	3.82
ARV based on Cap Rate:	\$400,000.00		

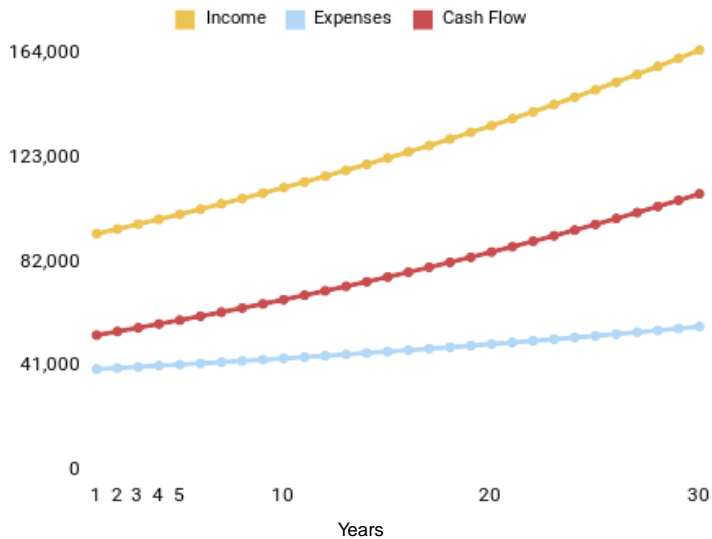
50% Rule Cash Flow Estimates

Total Monthly Income:	\$7,600.00
x50% for Expenses:	\$3,800.00
Monthly Payment/Interest Payment:	\$1,527.73
Total Monthly Cash Flow using 50% Rule:	\$2,272.27

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	\$93,024	\$94,884	\$100,692	\$111,172	\$122,743	\$135,518	\$165,196
Total Annual Expenses	\$39,838	\$40,269	\$41,611	\$44,034	\$46,709	\$49,662	\$56,523
Total Annual Cashflow	\$53,186	\$54,616	\$59,081	\$67,138	\$76,034	\$85,856	\$108,673
Cash on Cash ROI	23.73%	24.37%	26.36%	29.96%	33.93%	38.31%	48.49%
Property Value	\$632,400	\$645,048	\$684,530	\$755,777	\$834,438	\$921,287	\$1,123,044
Equity	\$318,035	\$336,548	\$395,098	\$503,668	\$627,901	\$770,393	\$1,123,044
Loan Balance	\$314,365	\$308,500	\$289,432	\$252,109	\$206,537	\$150,894	\$0
Total Profit if Sold	\$99,691	\$171,871	\$400,179	\$822,663	\$1,303,023	\$1,848,249	\$3,166,094
Annualized Total Return	44%	33%	23%	17%	14%	12%	9%

Income, Expenses and Cash Flow (in \$)

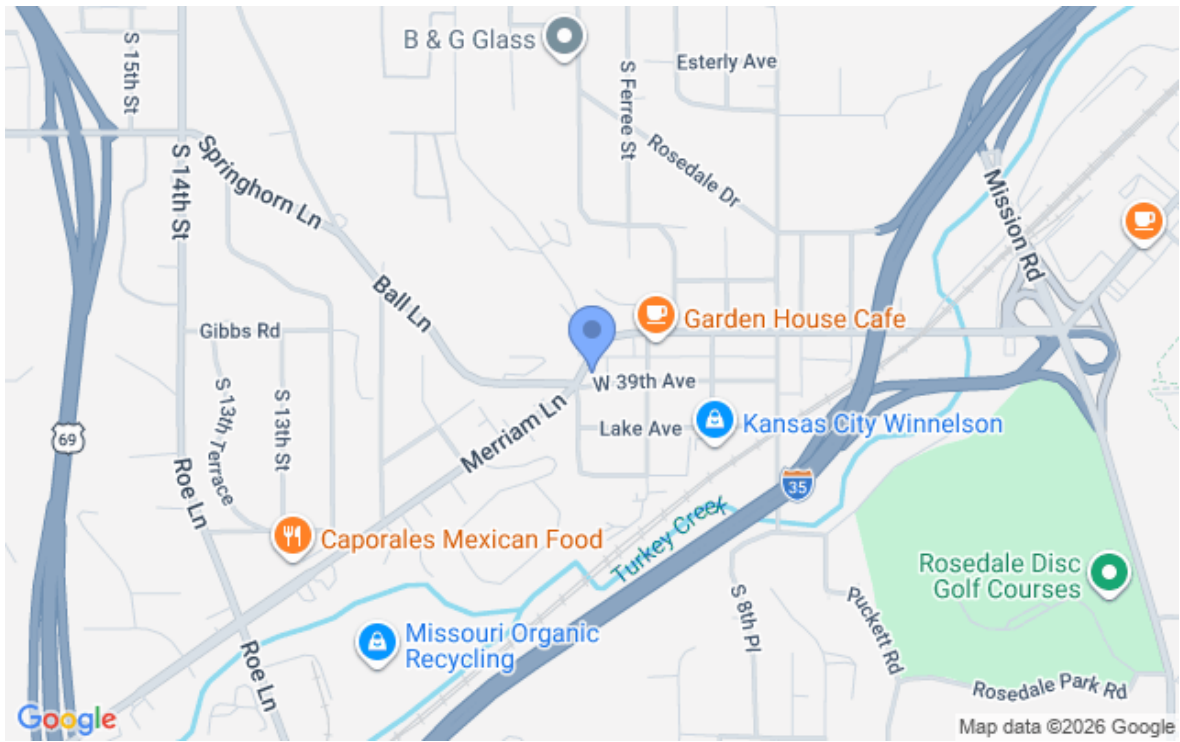


Loan Balance, Value and Equity (in \$)



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