

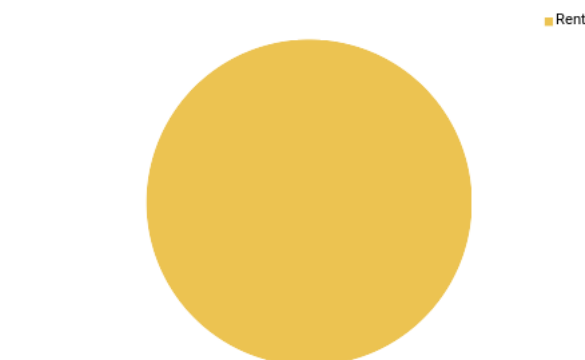
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,495.00	\$1,651.26	-\$156.26	5.32%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,107.00	\$40,828.00	-4.59%	5.32%

Property Information

Purchase Price:	\$189,900.00
Purchase Closing Costs:	\$2,848.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$192,748.00
After Repair Value	

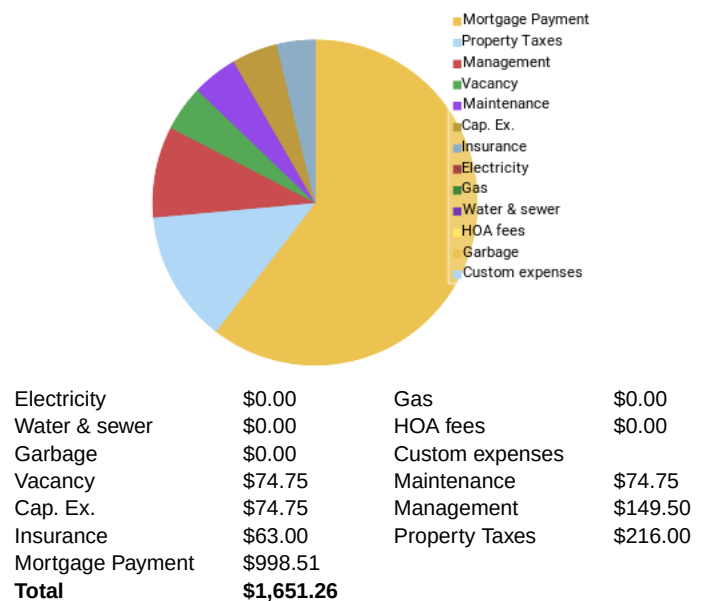
Down Payment:	\$37,980.00
Loan Amount:	\$151,920.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.880%
Monthly P&I:	\$998.51

Income



Rent	\$1,495.00
Total	\$1,495.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$74.75	Maintenance	\$74.75
Cap. Ex.	\$74.75	Management	\$149.50
Insurance	\$63.00	Property Taxes	\$216.00
Mortgage Payment	\$998.51		
Total	\$1,651.26		

Financial Projections

Total Initial Equity:	-	\$151,920.00		
Gross Rent Multiplier:		10.59		
Income-Expense Ratio (2% Rule):		0.78%		
Typical Cap Rate:		5.32%	Debt Coverage Ratio:	0.84
ARV based on Cap Rate:		\$189,900.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,495.00
x50% for Expenses:	\$747.50
Monthly Payment/Interest Payment:	\$998.51
Total Monthly Cash Flow using 50% Rule:	-\$251.01

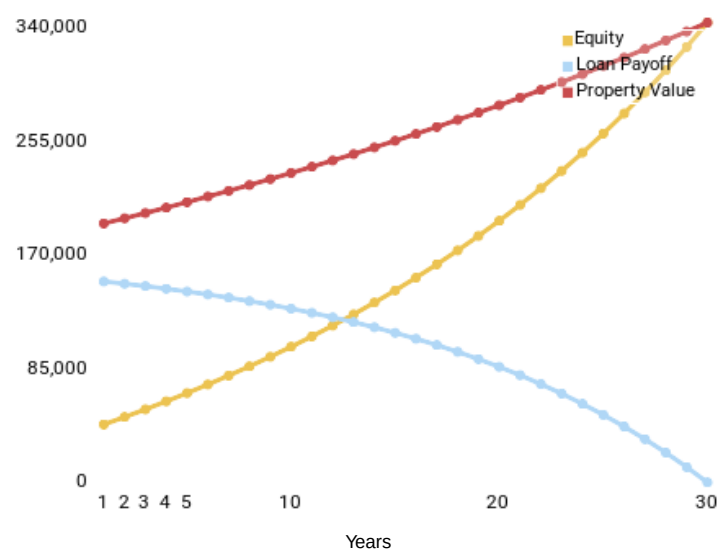
Analysis Over Time

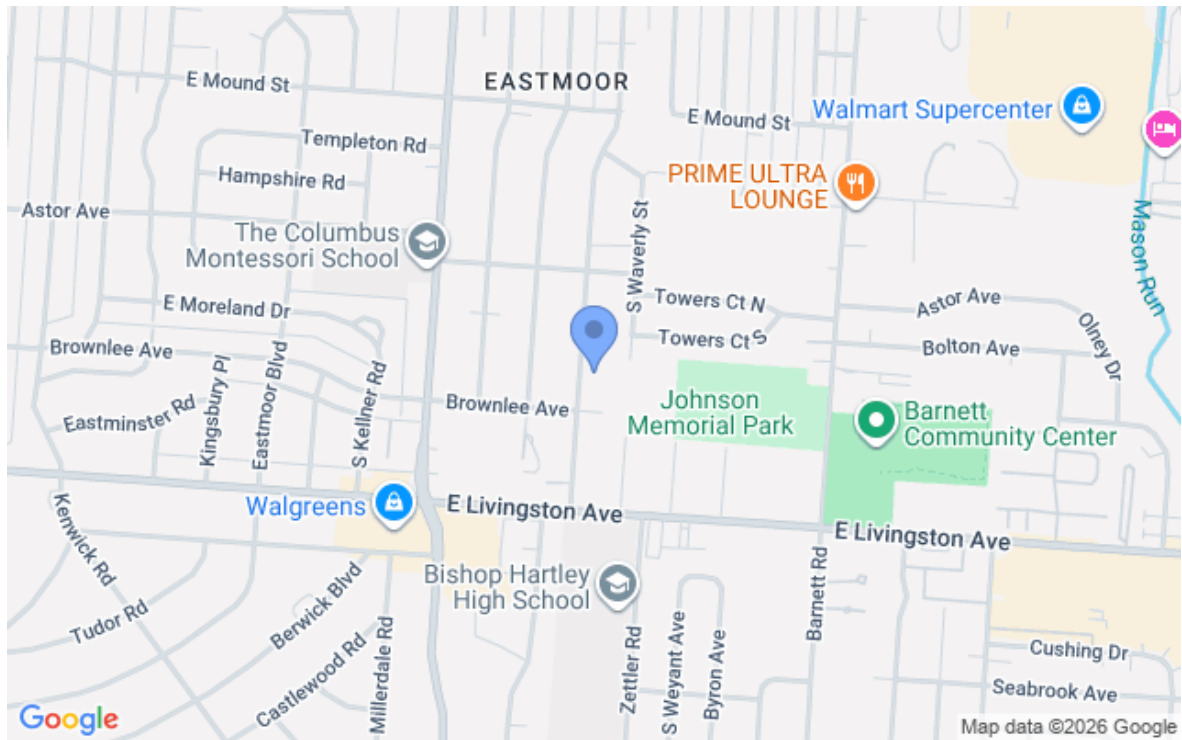
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$18,299	\$18,665	\$19,807	\$21,869	\$24,145	\$26,658	\$32,496
Total Annual Expenses	\$19,972	\$20,132	\$20,630	\$21,531	\$22,524	\$23,622	\$26,171
Total Annual Cashflow	-\$1,673	-\$1,467	-\$823	\$338	\$1,621	\$3,036	\$6,325
Cash on Cash ROI	-4.10%	-3.59%	-2.02%	0.83%	3.97%	7.44%	15.49%
Property Value	\$193,698	\$197,572	\$209,665	\$231,487	\$255,580	\$282,181	\$343,978
Equity	\$43,357	\$48,923	\$66,845	\$101,491	\$143,656	\$195,723	\$343,978
Loan Balance	\$150,341	\$148,649	\$142,820	\$129,996	\$111,924	\$86,458	\$0
Total Profit if Sold	-\$13,671	-\$9,863	\$4,031	\$36,362	\$82,207	\$144,573	\$336,108
Compound Annual Growth Rate	-33%	-13%	2%	7%	8%	8%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

No Data





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