

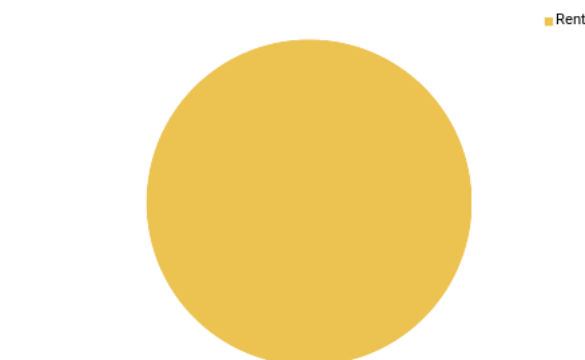
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,500.00	\$1,855.78	-\$355.78	4.37%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,612.00	\$47,300.00	-9.03%	4.37%

Property Information

Purchase Price:	\$220,000.00
Purchase Closing Costs:	\$3,300.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$223,300.00
After Repair Value	

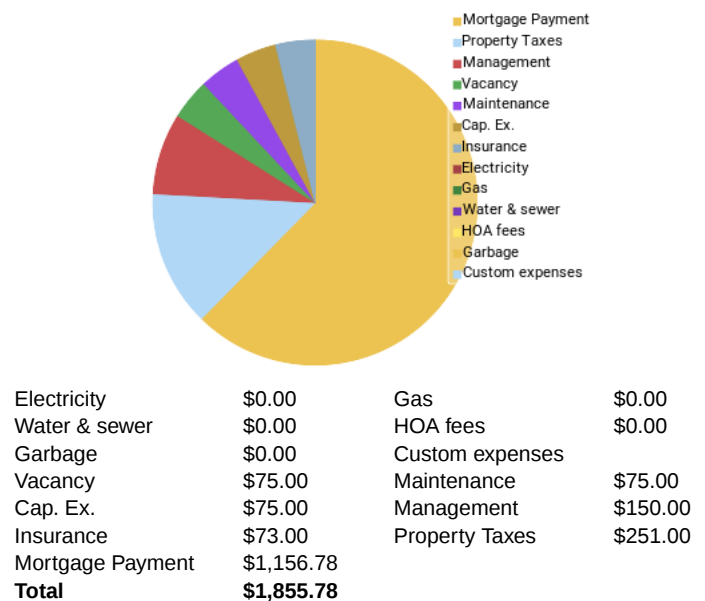
Down Payment:	\$44,000.00
Loan Amount:	\$176,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.880%
Monthly P&I:	\$1,156.78

Income



Rent	\$1,500.00
Total	\$1,500.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$75.00	Maintenance	\$75.00
Cap. Ex.	\$75.00	Management	\$150.00
Insurance	\$73.00	Property Taxes	\$251.00
Mortgage Payment	\$1,156.78		
Total	\$1,855.78		

Financial Projections

Total Initial Equity:	-	\$176,000.00		
Gross Rent Multiplier:		12.22		
Income-Expense Ratio (2% Rule):		0.67%		
Typical Cap Rate:		4.37%	Debt Coverage Ratio:	0.69
ARV based on Cap Rate:		\$220,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,500.00
x50% for Expenses:	\$750.00
Monthly Payment/Interest Payment:	\$1,156.78
Total Monthly Cash Flow using 50% Rule:	-\$406.78

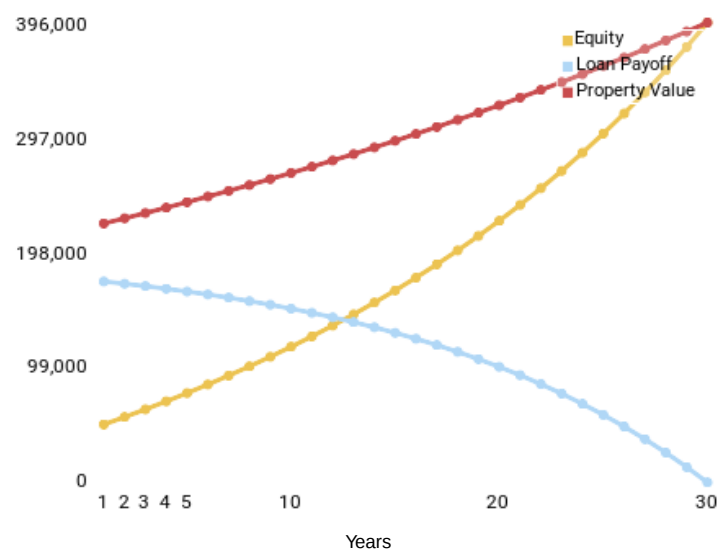
Analysis Over Time

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	\$18,360	\$18,727	\$19,873	\$21,942	\$24,226	\$26,747	\$32,605
Total Annual Expenses	\$22,437	\$22,608	\$23,142	\$24,106	\$25,171	\$26,346	\$29,075
Total Annual Cashflow	-\$4,077	-\$3,881	-\$3,269	-\$2,164	-\$945	\$402	\$3,529
Cash on Cash ROI	-8.62%	-8.21%	-6.91%	-4.58%	-2.00%	0.85%	7.46%
Property Value	\$224,400	\$228,888	\$242,898	\$268,179	\$296,091	\$326,908	\$398,500
Equity	\$50,230	\$56,677	\$77,440	\$117,578	\$166,426	\$226,746	\$398,500
Loan Balance	\$174,170	\$172,211	\$165,457	\$150,601	\$129,665	\$100,162	\$0
Total Profit if Sold	-\$17,978	-\$15,748	-\$6,462	\$18,704	\$58,247	\$115,517	\$302,609
Compound Annual Growth Rate	-38%	-18%	-3%	3%	5%	6%	7%

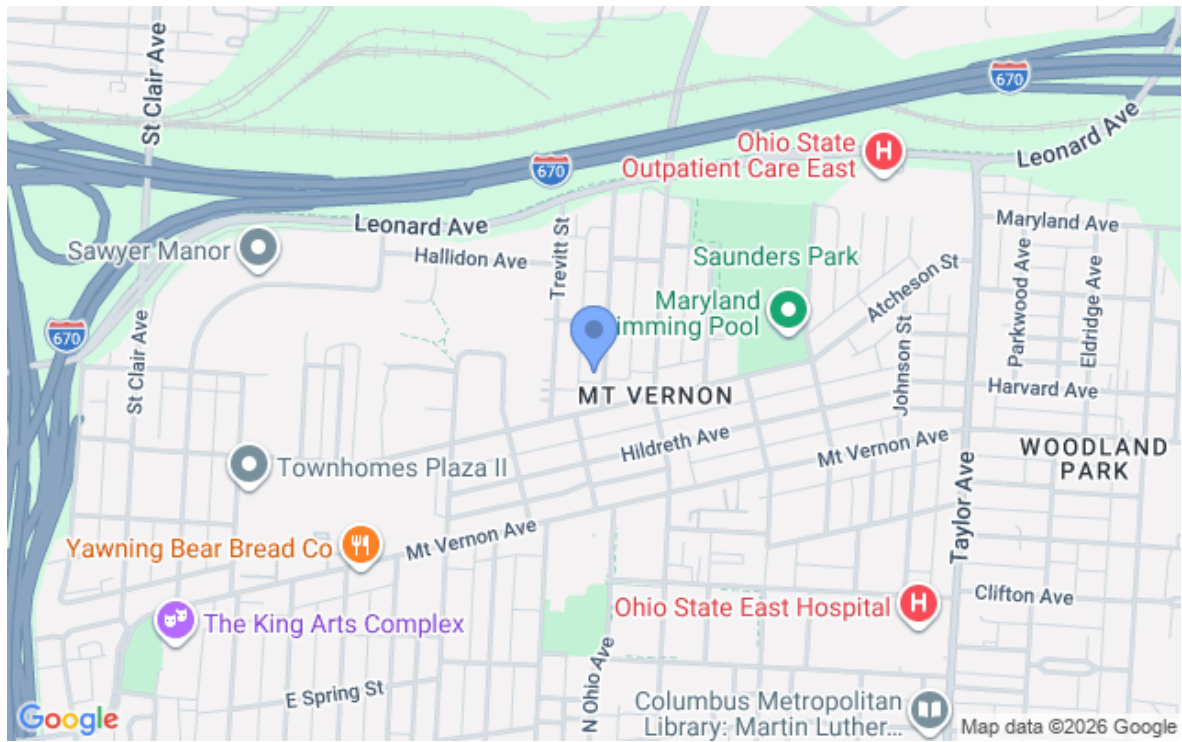
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

No Data



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