

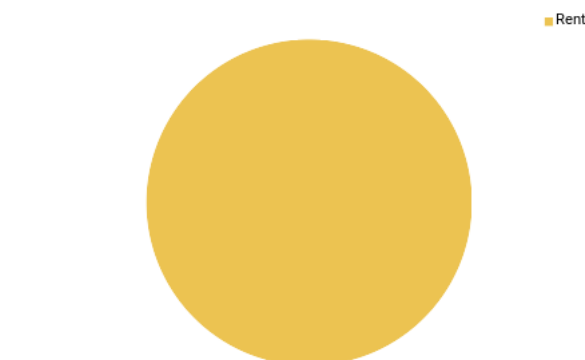
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,750.00	\$1,704.30	\$45.70	6.61%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$12,234.00	\$40,025.00	1.37%	6.61%

Property Information

Purchase Price:	\$185,200.00
Purchase Closing Costs:	\$2,985.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$188,185.00
After Repair Value	

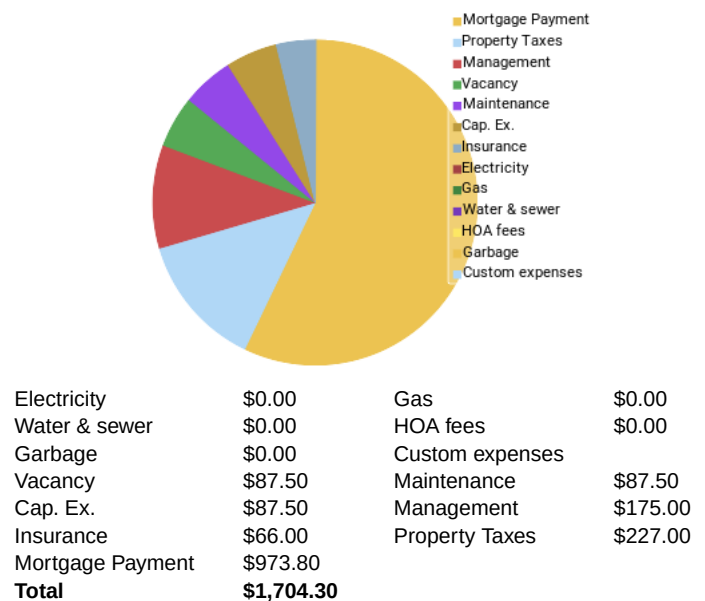
Down Payment:	\$37,040.00
Loan Amount:	\$148,160.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.880%
Monthly P&I:	\$973.80

Income



Rent	\$1,750.00
Total	\$1,750.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$87.50	Maintenance	\$87.50
Cap. Ex.	\$87.50	Management	\$175.00
Insurance	\$66.00	Property Taxes	\$227.00
Mortgage Payment	\$973.80		
Total	\$1,704.30		

Financial Projections

Total Initial Equity:	-\$148,160.00		
Gross Rent Multiplier:	8.82		
Income-Expense Ratio (2% Rule):	0.93%		
Typical Cap Rate:	6.61%	Debt Coverage Ratio:	1.05
ARV based on Cap Rate:	\$185,200.00		

50% Rule Cash Flow Estimates

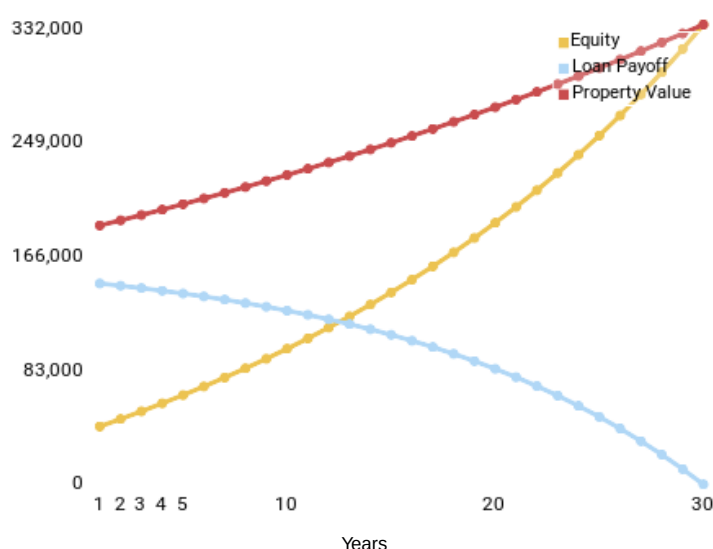
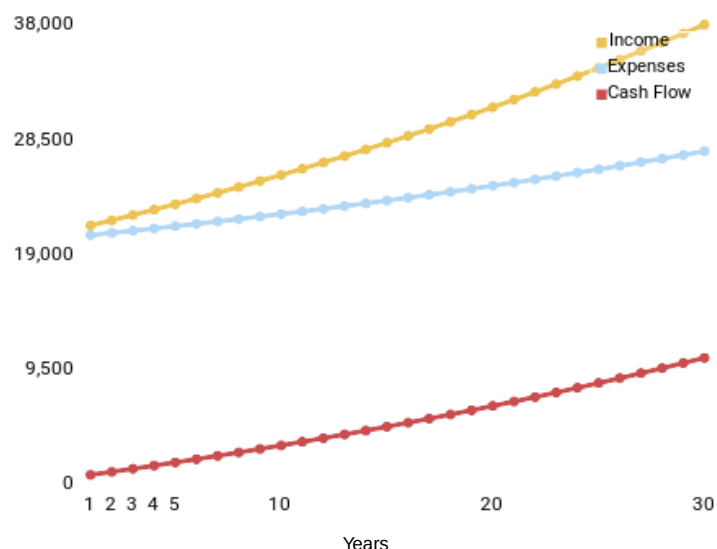
Total Monthly Income:	\$1,750.00
x50% for Expenses:	\$875.00
Monthly Payment/Interest Payment:	\$973.80
Total Monthly Cash Flow using 50% Rule:	-\$98.80

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	\$21,420	\$21,848	\$23,186	\$25,599	\$28,263	\$31,205	\$38,039
Total Annual Expenses	\$20,627	\$20,806	\$21,364	\$22,371	\$23,483	\$24,711	\$27,564
Total Annual Cashflow	\$793	\$1,043	\$1,822	\$3,228	\$4,780	\$6,493	\$10,475
Cash on Cash ROI	1.98%	2.60%	4.55%	8.06%	11.94%	16.22%	26.17%
Property Value	\$188,904	\$192,682	\$204,476	\$225,758	\$249,255	\$275,197	\$335,464
Equity	\$42,284	\$47,712	\$65,191	\$98,979	\$140,101	\$190,879	\$335,464
Loan Balance	\$146,620	\$144,970	\$139,285	\$126,778	\$109,154	\$84,318	\$0
Total Profit if Sold	-\$11,116	-\$4,929	\$16,342	\$61,804	\$121,896	\$199,701	\$425,947
Compound Annual Growth Rate	-28%	-6%	7%	10%	10%	9%	9%

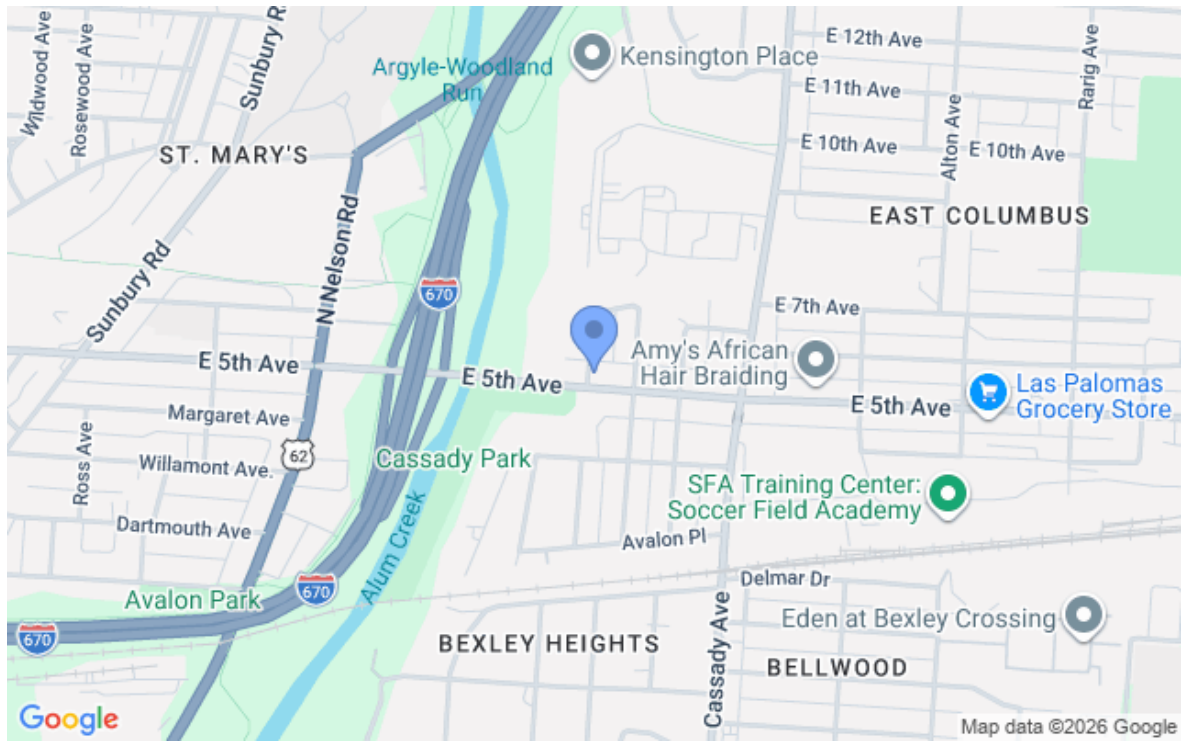
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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