

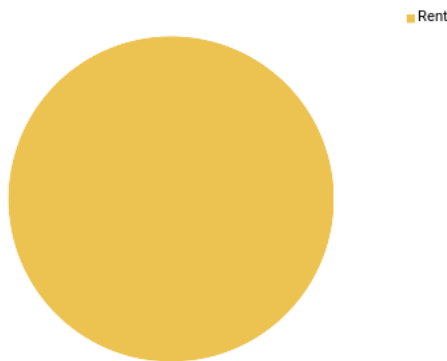
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,495.00	\$1,101.18	\$393.82	10.17%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$12,709.44	\$27,000.00	17.50%	10.17%

Property Information

Purchase Price:	\$125,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$127,000.00
After Repair Value	

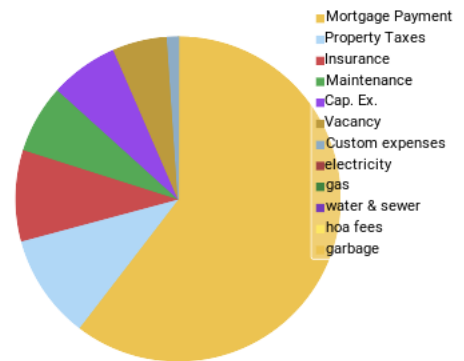
Down Payment:	\$25,000.00
Loan Amount:	\$100,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
Monthly P&I:	\$665.30

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	\$12.00
Vacancy	\$59.80	Maintenance	\$74.75
Cap. Ex.	\$74.75	Insurance	\$100.00
Property Taxes	\$114.58	Mortgage Payment	\$665.30
Total	\$1,101.18		

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Financial Projections

Total Initial Equity:	-\$100,000.00		
Gross Rent Multiplier:	6.97		
Income-Expense Ratio (2% Rule):	1.18%		
Typical Cap Rate:	10.17%	Debt Coverage Ratio:	1.59
ARV based on Cap Rate:	\$125,000.00		

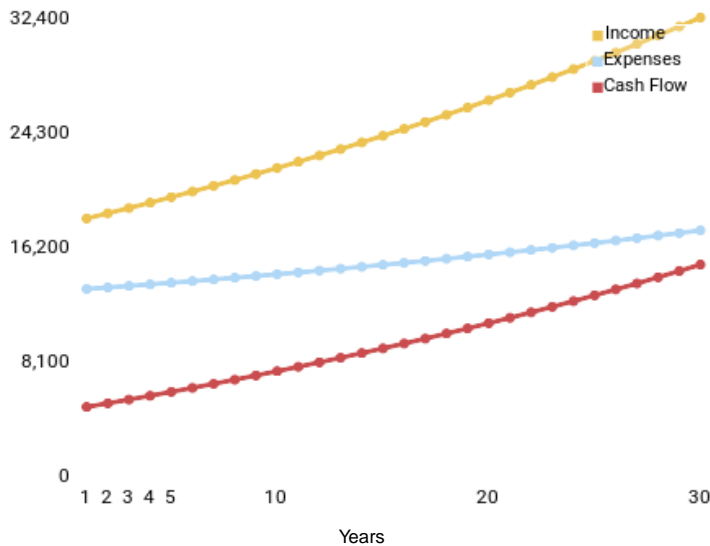
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,495.00
x50% for Expenses:	\$747.50
Monthly Payment/Interest Payment:	\$665.30
Total Monthly Cash Flow using 50% Rule:	\$82.20

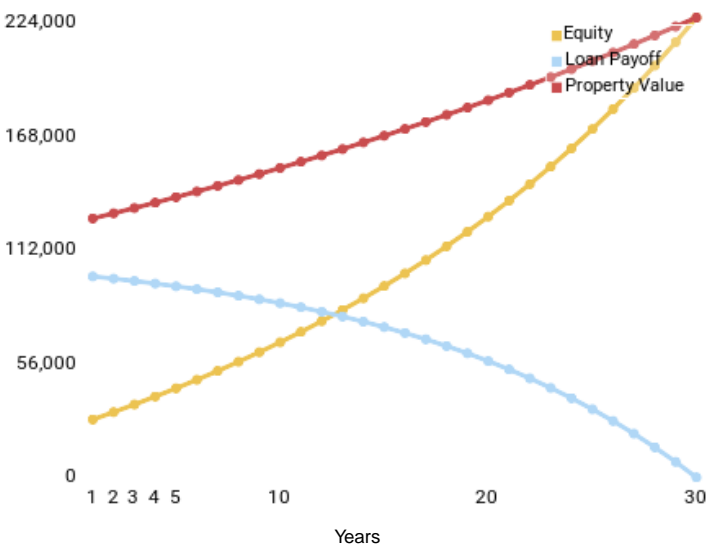
Analysis Over Time

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	\$13,319	\$13,426	\$13,759	\$14,360	\$15,023	\$15,756	\$17,458
Total Annual Cashflow	\$4,980	\$5,239	\$6,049	\$7,509	\$9,122	\$10,902	\$15,038
Cash on Cash ROI	18.44%	19.40%	22.40%	27.81%	33.78%	40.38%	55.70%
Property Value	\$127,500	\$130,050	\$138,010	\$152,374	\$168,234	\$185,743	\$226,420
Equity	\$28,516	\$32,155	\$43,879	\$66,562	\$94,215	\$128,443	\$226,420
Loan Balance	\$98,984	\$97,895	\$94,132	\$85,812	\$74,019	\$57,300	\$0
Total Profit if Sold	-\$2,429	\$6,271	\$34,763	\$91,008	\$159,869	\$243,751	\$469,971
Compound Annual Growth Rate	-9%	11%	18%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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