

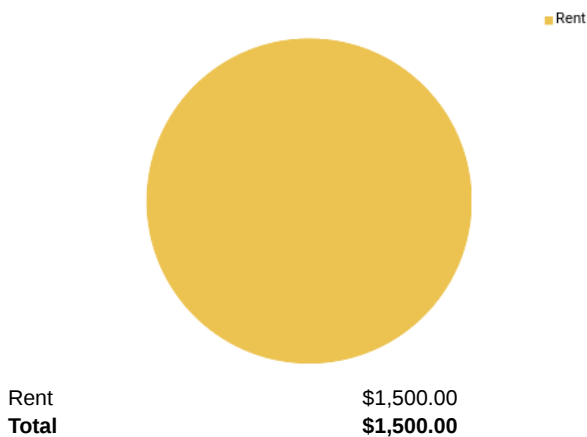
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,500.00	\$1,771.87	-\$271.87	3.73%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,568.00	\$62,520.00	-5.22%	4.51%

Property Information

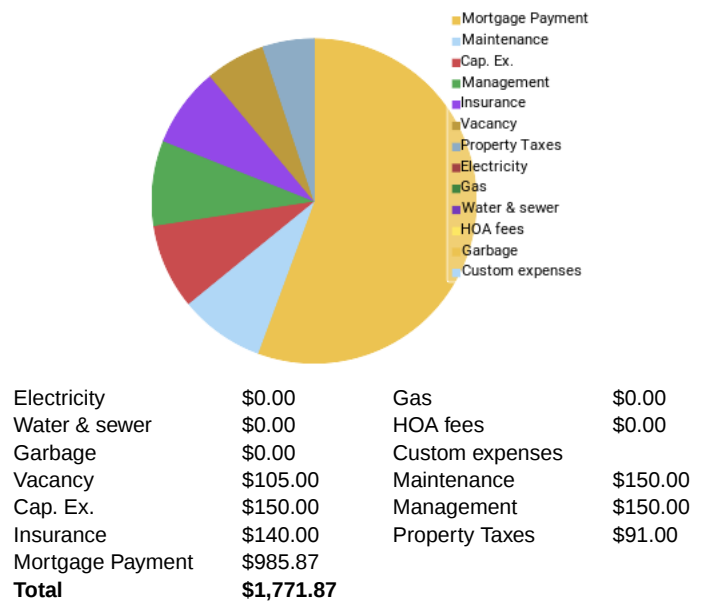
Purchase Price:	\$190,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$20,000.00
Total Cost of Project:	\$213,000.00
After Repair Value	\$230,000.00

Down Payment:	\$38,000.00
Loan Amount:	\$152,000.00
Loan Points:	1.0
Loan Fees:	\$1,520.00
Amortized Over:	30 years
Loan Interest Rate:	6.750%
Monthly P&I:	\$985.87

Income



Expenses



Financial Projections

Total Initial Equity:	\$78,000.00		
Gross Rent Multiplier:	10.56		
Income-Expense Ratio (2% Rule):	0.70%		
Typical Cap Rate:	4.51%	Debt Coverage Ratio:	0.72
ARV based on Cap Rate:	\$190,000.00		

50% Rule Cash Flow Estimates

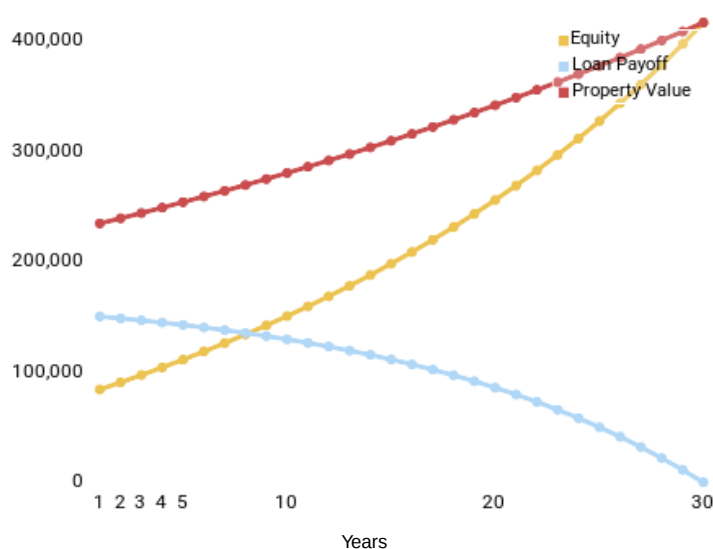
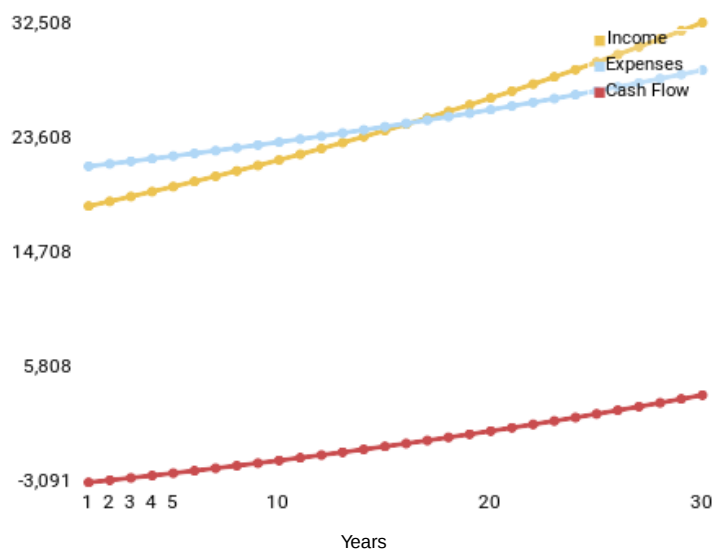
Total Monthly Income:	\$1,500.00
x50% for Expenses:	\$750.00
Monthly Payment/Interest Payment:	\$985.87
Total Monthly Cash Flow using 50% Rule:	-\$235.87

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	\$18,360	\$18,727	\$19,873	\$21,942	\$24,226	\$26,747	\$32,605
Total Annual Expenses	\$21,451	\$21,643	\$22,244	\$23,328	\$24,525	\$25,846	\$28,915
Total Annual Cashflow	-\$3,091	-\$2,916	-\$2,371	-\$1,386	-\$299	\$901	\$3,689
Cash on Cash ROI	-4.94%	-4.66%	-3.79%	-2.22%	-0.48%	1.44%	5.90%
Property Value	\$234,600	\$239,292	\$253,939	\$280,369	\$309,550	\$341,768	\$416,613
Equity	\$84,220	\$90,645	\$111,248	\$150,711	\$198,141	\$255,909	\$416,613
Loan Balance	\$150,380	\$148,647	\$142,691	\$129,658	\$111,409	\$85,859	\$0
Total Profit if Sold	\$1,014	\$4,170	\$16,010	\$44,553	\$86,081	\$143,491	\$322,473
Compound Annual Growth Rate	2%	3%	5%	6%	6%	6%	6%

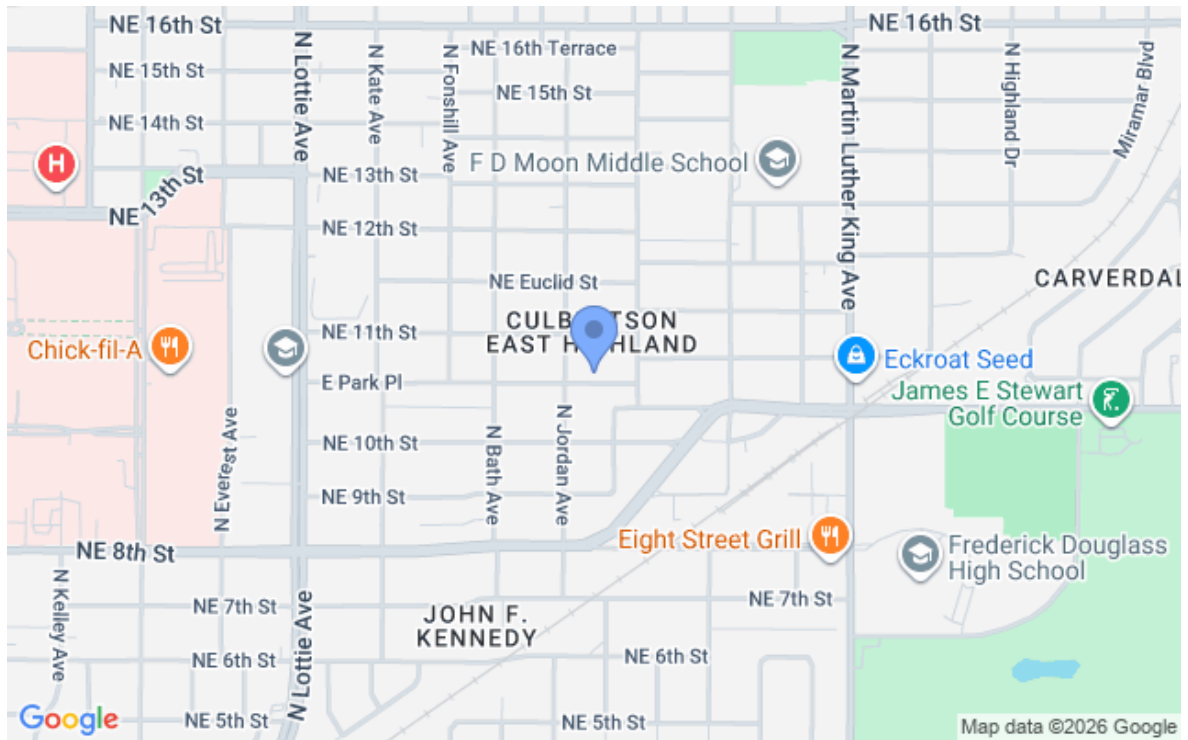
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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