

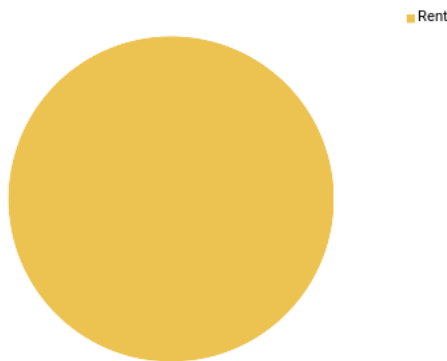
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,250.00	\$2,243.10	\$6.90	5.27%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$15,810.00	\$299,950.00	0.03%	5.27%

## Property Information

Purchase Price:	\$299,950.00
Purchase Closing Costs:	\$209,965.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$509,915.00</b>
After Repair Value	

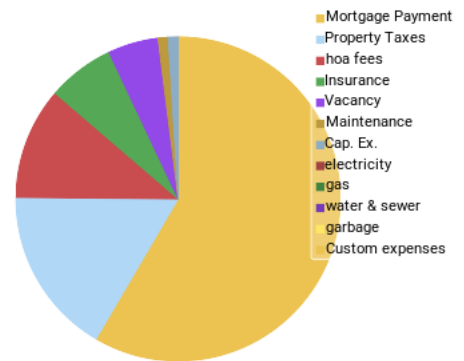
Down Payment:	\$89,985.00
Loan Amount:	\$209,965.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.380%
<b>Monthly P&amp;I:</b>	<b>\$1,310.60</b>

## Income



Rent	\$2,250.00
<b>Total</b>	<b>\$2,250.00</b>

## Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$250.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$112.50	Maintenance	\$22.50
Cap. Ex.	\$22.50	Insurance	\$150.00
Property Taxes	\$375.00	Mortgage Payment	\$1,310.60
<b>Total</b>	<b>\$2,243.10</b>		

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## Financial Projections

Total Initial Equity:	-\$209,965.00		
Gross Rent Multiplier:	11.11		
Income-Expense Ratio (2% Rule):	0.44%		
Typical Cap Rate:	5.27%	Debt Coverage Ratio:	1.01
ARV based on Cap Rate:	\$299,950.00		

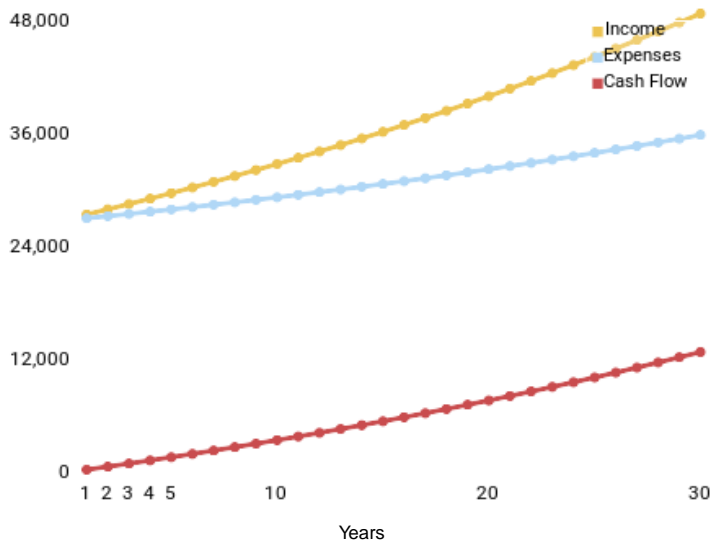
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,250.00
x50% for Expenses:	\$1,125.00
Monthly Payment/Interest Payment:	\$1,310.60
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$185.60</b>

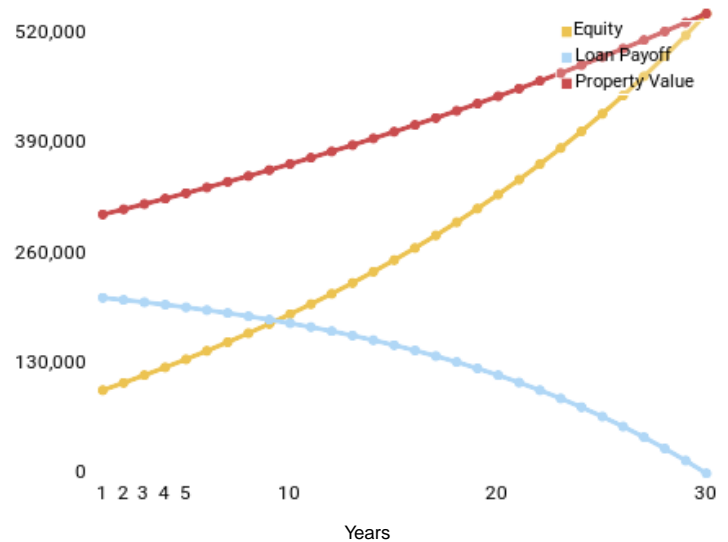
## Analysis Over Time

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	\$27,540	\$28,091	\$29,810	\$32,913	\$36,338	\$40,121	\$48,907
Total Annual Expenses	\$27,141	\$27,369	\$28,082	\$29,368	\$30,787	\$32,355	\$35,996
Total Annual Cashflow	\$399	\$722	\$1,728	\$3,545	\$5,551	\$7,766	\$12,910
Cash on Cash ROI	0.13%	0.24%	0.58%	1.18%	1.85%	2.59%	4.30%
Property Value	\$305,949	\$312,068	\$331,169	\$365,637	\$403,693	\$445,710	\$543,318
Equity	\$98,385	\$107,062	\$134,892	\$188,176	\$252,096	\$329,665	\$543,318
Loan Balance	\$207,564	\$205,006	\$196,277	\$177,461	\$151,597	\$116,045	\$0
Total Profit if Sold	-\$222,583	-\$213,612	-\$182,954	-\$118,062	-\$33,143	\$75,796	\$387,730
Compound Annual Growth Rate	-74%	-46%	-17%	-5%	-1%	1%	3%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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