

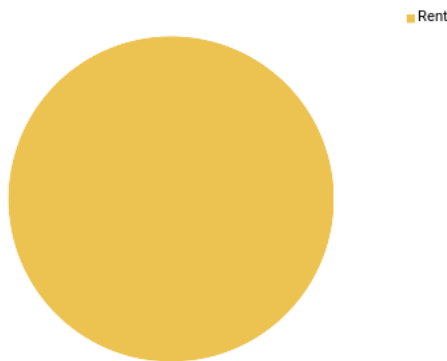
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,150.00	\$2,277.38	-\$127.38	4.48%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$16,572.00	\$138,550.46	-1.10%	4.62%

**Property Information**

Purchase Price:	\$358,990.00
Purchase Closing Costs:	\$21,529.00
Estimated Repair Costs:	\$11,335.00
<b>Total Cost of Project:</b>	<b>\$391,854.00</b>
After Repair Value	\$370,000.00

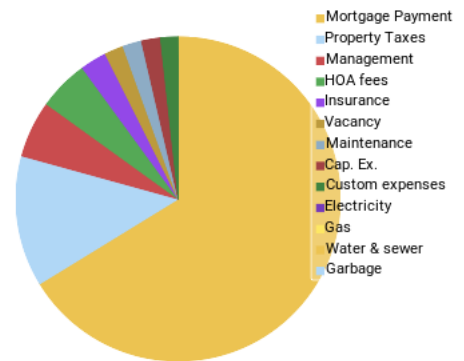
Down Payment:	\$100,517.00
Loan Amount:	\$258,473.00
Loan Points:	2.0
Loan Fees:	\$5,169.46
Amortized Over:	30 years
Loan Interest Rate:	5.750%
<b>Monthly P&amp;I:</b>	<b>\$1,508.38</b>

**Income**



Rent	\$2,150.00
<b>Total</b>	<b>\$2,150.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$114.00
Garbage	\$0.00	Custom expenses	\$40.00
Vacancy	\$43.00	Maintenance	\$43.00
Cap. Ex.	\$43.00	Management	\$129.00
Insurance	\$60.00	Property Taxes	\$297.00
Mortgage Payment	\$1,508.38		
<b>Total</b>	<b>\$2,277.38</b>		

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## Financial Projections

Total Initial Equity:	\$111,527.00		
Gross Rent Multiplier:	13.91		
Income-Expense Ratio (2% Rule):	0.55%		
Typical Cap Rate:	4.62%	Debt Coverage Ratio:	0.92
ARV based on Cap Rate:	\$358,990.00		

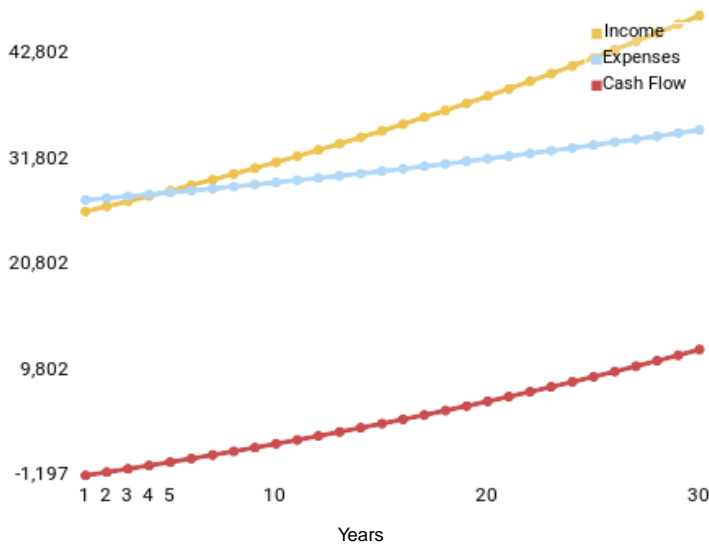
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,150.00
x50% for Expenses:	\$1,075.00
Monthly Payment/Interest Payment:	\$1,508.38
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$433.38</b>

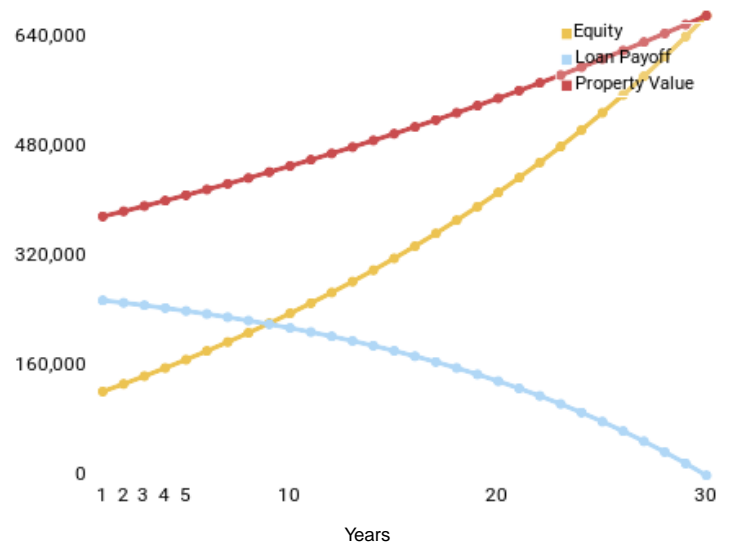
## Analysis Over Time

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	\$26,316	\$26,842	\$28,485	\$31,450	\$34,723	\$38,337	\$46,733	
Total Annual Expenses	\$27,513	\$27,701	\$28,289	\$29,349	\$30,520	\$31,813	\$34,816	
Total Annual Cashflow	-\$1,197	-\$859	\$196	\$2,101	\$4,203	\$6,525	\$11,917	
Cash on Cash ROI	-0.86%	-0.62%	0.14%	1.52%	3.03%	4.71%	8.60%	
Property Value	\$377,400	\$384,948	\$408,510	\$451,028	\$497,971	\$549,801	\$670,204	
Equity	\$122,252	\$133,321	\$168,745	\$236,185	\$316,329	\$412,387	\$670,204	
Loan Balance	\$255,148	\$251,627	\$239,765	\$214,843	\$181,643	\$137,414	\$0	
Total Profit if Sold	-\$17,495	-\$7,285	\$27,658	\$101,717	\$198,588	\$322,535	\$674,377	
Compound Annual Growth Rate	-13%	-3%	4%	6%	6%	6%	6%	

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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