



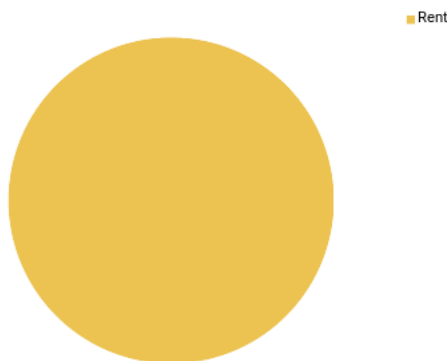
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$6,600.00	\$5,786.11	\$813.89	10.15%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$52,780.08	\$166,400.00	5.87%	10.15%

### Property Information

Purchase Price:	\$520,000.00
Purchase Closing Costs:	\$10,400.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$530,400.00</b>
After Repair Value	

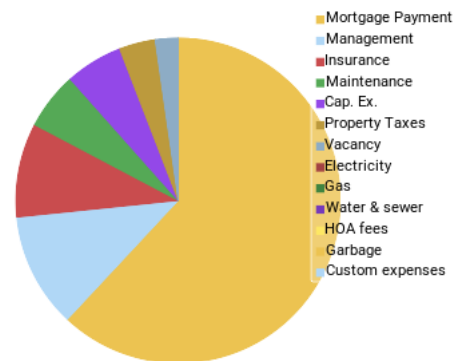
Down Payment:	\$156,000.00
Loan Amount:	\$364,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	15 years
Loan Interest Rate:	8.500%
<b>Monthly P&amp;I:</b>	<b>\$3,584.45</b>

### Income



Rent	\$6,600.00
<b>Total</b>	<b>\$6,600.00</b>

### Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$132.66	Maintenance	\$330.00
Cap. Ex.	\$330.00	Management	\$660.00
Insurance	\$541.00	Property Taxes	\$208.00
Mortgage Payment	\$3,584.45		
<b>Total</b>	<b>\$5,786.11</b>		

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## Financial Projections

Total Initial Equity:	-\$364,000.00		
Gross Rent Multiplier:	6.57		
Income-Expense Ratio (2% Rule):	1.24%		
Typical Cap Rate:	10.15%	Debt Coverage Ratio:	1.23
ARV based on Cap Rate:	\$520,000.00		

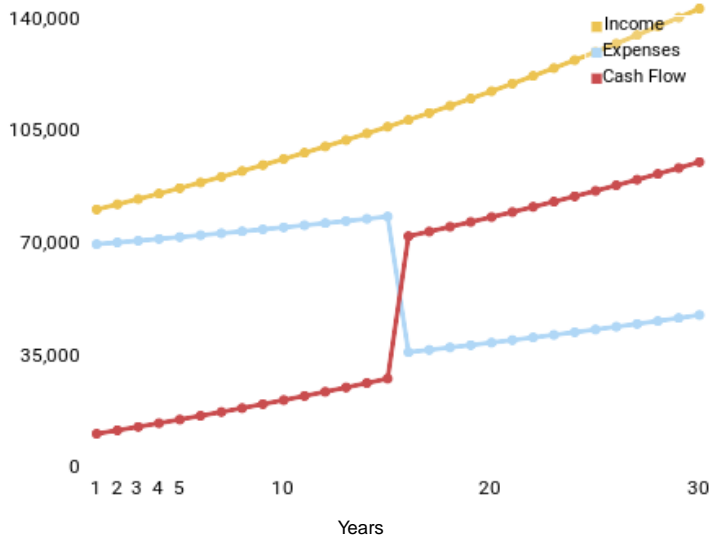
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$6,600.00
x50% for Expenses:	\$3,300.00
Monthly Payment/Interest Payment:	\$3,584.45
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$284.45</b>

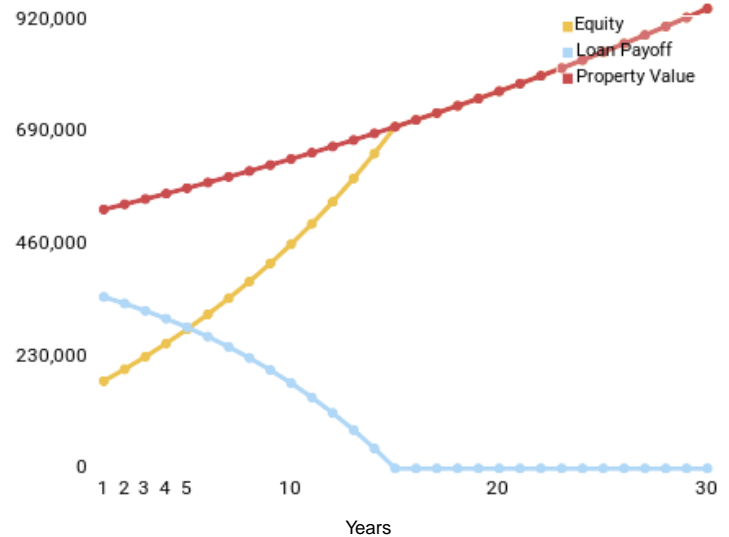
## Analysis Over Time

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	\$80,784	\$82,400	\$87,443	\$96,544	\$106,593	\$117,687	\$143,460	
Total Annual Expenses	\$69,962	\$70,501	\$72,183	\$75,219	\$78,571	\$39,259	\$47,856	
Total Annual Cashflow	\$10,822	\$11,899	\$15,260	\$21,325	\$28,022	\$78,428	\$95,604	
Cash on Cash ROI	6.50%	7.15%	9.17%	12.82%	16.84%	47.13%	57.45%	
Property Value	\$530,400	\$541,008	\$574,122	\$633,877	\$699,852	\$772,693	\$941,908	
Equity	\$178,955	\$203,228	\$285,020	\$459,167	\$699,852	\$772,693	\$941,908	
Loan Balance	\$351,445	\$337,780	\$289,102	\$174,710	\$0	\$0	\$0	
Total Profit if Sold	\$23,377	\$59,549	\$183,716	\$452,118	\$819,253	\$1,269,157	\$2,314,317	
Compound Annual Growth Rate	14%	17%	16%	14%	13%	11%	9%	

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

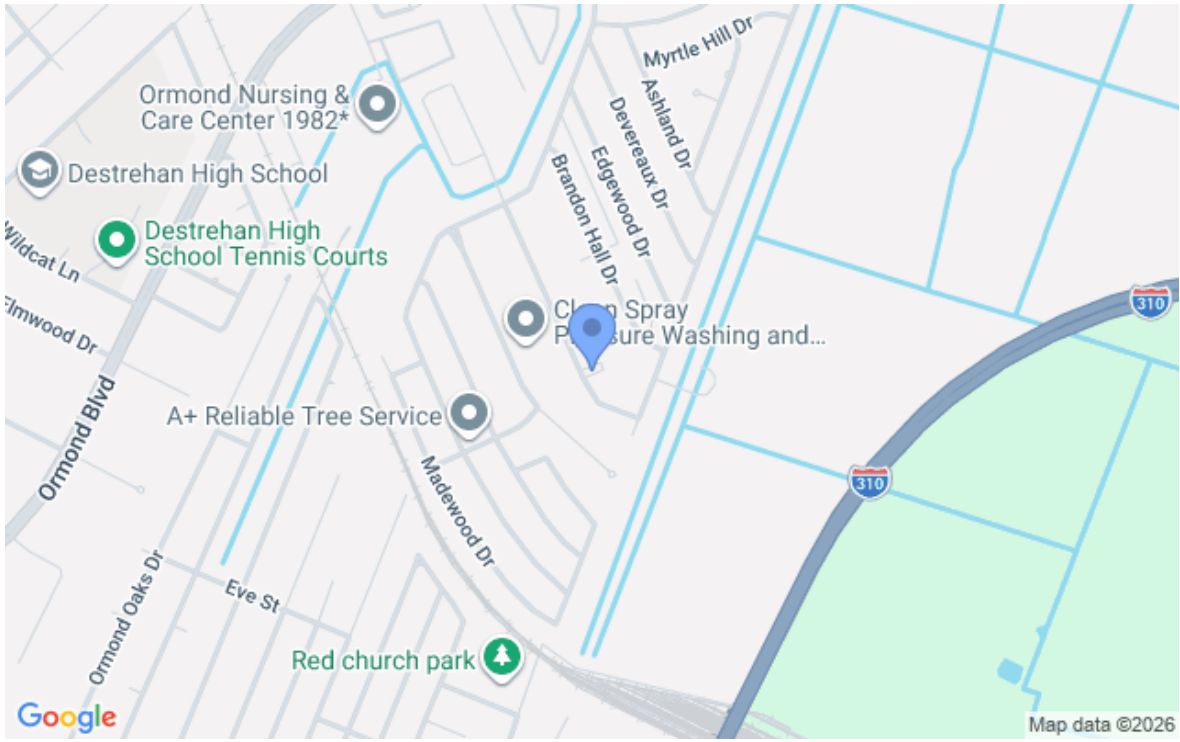


### Loan Balance, Value and Equity (in \$)



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