

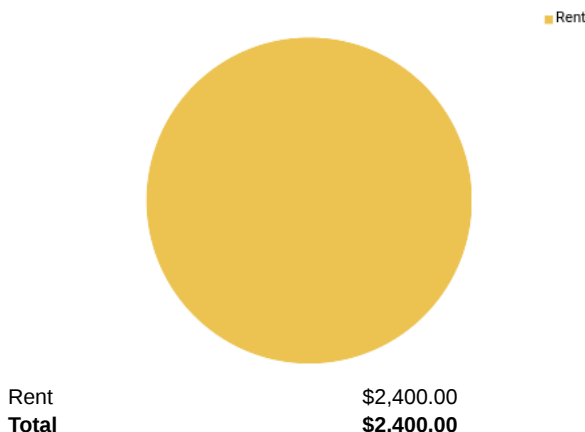
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,400.00	\$2,075.08	\$324.92	7.66%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$16,860.00	\$61,000.00	6.39%	7.66%

Property Information

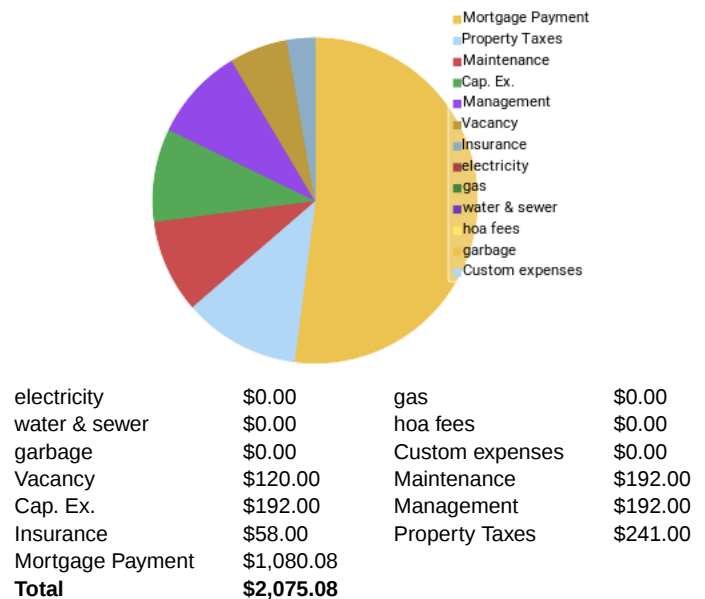
Purchase Price:	\$220,000.00
Purchase Closing Costs:	\$6,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$226,000.00
After Repair Value	

Down Payment:	\$55,000.00
Loan Amount:	\$165,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.840%
Monthly P&I:	\$1,080.08

Income



Expenses



Financial Projections

Total Initial Equity:	-\$165,000.00		
Gross Rent Multiplier:	7.64		
Income-Expense Ratio (2% Rule):	1.06%		
Typical Cap Rate:	7.66%	Debt Coverage Ratio:	1.30
ARV based on Cap Rate:	\$220,000.00		

50% Rule Cash Flow Estimates

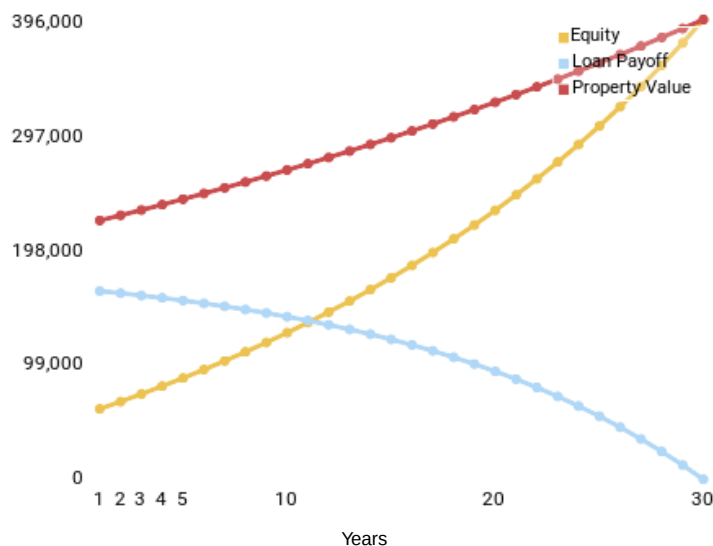
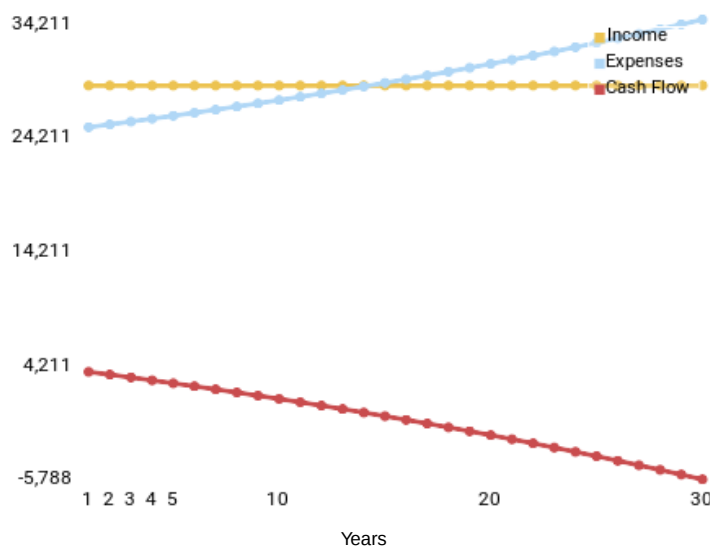
Total Monthly Income:	\$2,400.00
x50% for Expenses:	\$1,200.00
Monthly Payment/Interest Payment:	\$1,080.08
Total Monthly Cash Flow using 50% Rule:	\$119.92

Analysis Over Time

Annual Growth Assumptions	2% Expenses		0% Income		2% Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$28,800	\$28,800	\$28,800	\$28,800	\$28,800	\$28,800	\$28,800
Total Annual Expenses	\$25,140	\$25,383	\$26,144	\$27,516	\$29,031	\$30,703	\$34,589
Total Annual Cashflow	\$3,660	\$3,417	\$2,656	\$1,284	-\$231	-\$1,903	-\$5,789
Cash on Cash ROI	6.00%	5.60%	4.35%	2.11%	-0.38%	-3.12%	-9.49%
Property Value	\$224,400	\$228,888	\$242,898	\$268,179	\$296,091	\$326,908	\$398,500
Equity	\$61,128	\$67,467	\$87,849	\$127,126	\$174,721	\$233,221	\$398,500
Loan Balance	\$163,272	\$161,421	\$155,049	\$141,053	\$121,370	\$93,687	\$0
Total Profit if Sold	-\$9,675	-\$189	\$28,092	\$75,071	\$122,929	\$173,476	\$294,691
Compound Annual Growth Rate	-16%	0%	8%	8%	8%	7%	6%

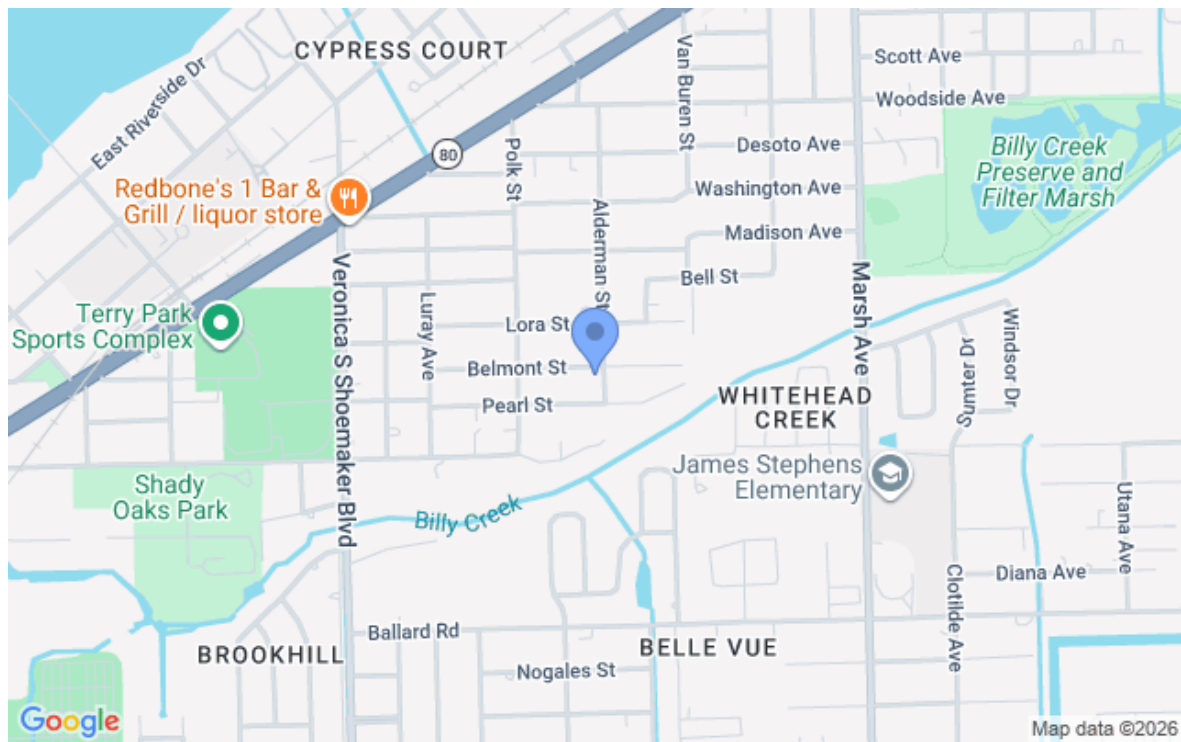
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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