

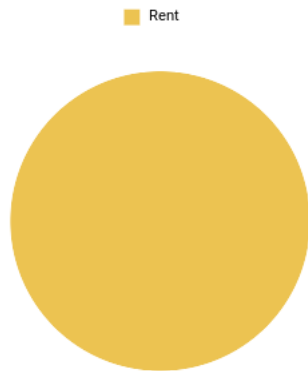
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,861.00	\$1,390.49	\$470.51	15.24%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$9,448.08	\$6,200.00	91.07%	15.24%

Property Information

Purchase Price:	\$62,000.00
Purchase Closing Costs:	\$0.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$62,000.00</b>
After Repair Value	

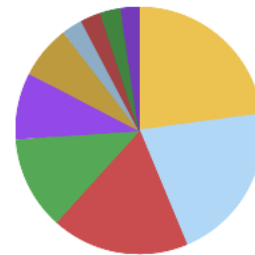
Down Payment:	\$6,200.00
Loan Amount:	\$55,800.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.500%
<b>Monthly P&amp;I:</b>	<b>\$316.83</b>

Income



Rent	\$1,861.00
<b>Total</b>	<b>\$1,861.00</b>

Expenses



electricity	\$250.00	gas	\$290.00
water & sewer	\$97.00	hoa fees	\$0.00
garbage	\$34.00	Custom expenses	
Vacancy	\$37.22	Maintenance	\$37.22
Cap. Ex.	\$37.22	Insurance	\$121.00
Property Taxes	\$170.00	Mortgage Payment	\$316.83
<b>Total</b>	<b>\$1,390.49</b>		

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## Financial Projections

Total Initial Equity:	-\$55,800.00		
Gross Rent Multiplier:	2.78		
Income-Expense Ratio (2% Rule):	3.00%		
Typical Cap Rate:	15.24%	Debt Coverage Ratio:	2.49
ARV based on Cap Rate:	\$62,000.00		

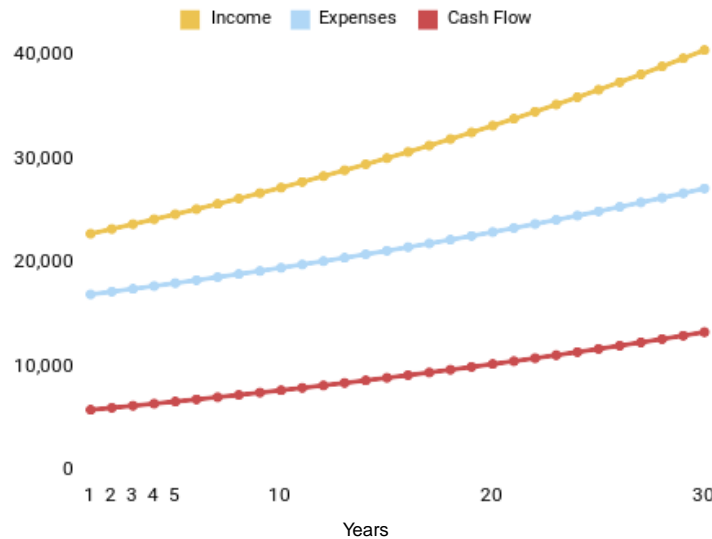
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,861.00
x50% for Expenses:	\$930.50
Monthly Payment/Interest Payment:	\$316.83
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$613.67</b>

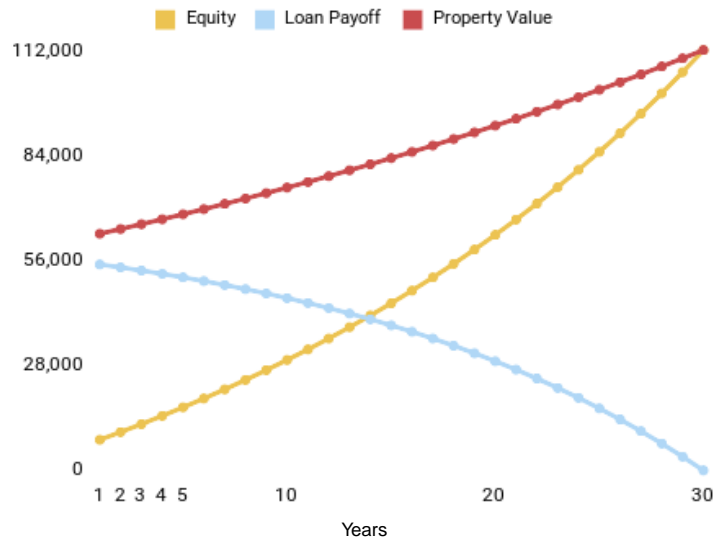
## Analysis Over Time

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	\$22,779	\$23,234	\$24,656	\$27,223	\$30,056	\$33,184	\$40,451
Total Annual Expenses	\$16,944	\$17,206	\$18,027	\$19,507	\$21,142	\$22,947	\$27,139
Total Annual Cashflow	\$5,835	\$6,028	\$6,630	\$7,715	\$8,914	\$10,237	\$13,312
Cash on Cash ROI	94.11%	97.22%	106.93%	124.44%	143.77%	165.12%	214.71%
Property Value	\$63,240	\$64,505	\$68,453	\$75,578	\$83,444	\$92,129	\$112,304
Equity	\$8,192	\$10,251	\$16,860	\$29,520	\$44,669	\$62,935	\$112,304
Loan Balance	\$55,048	\$54,254	\$51,593	\$46,058	\$38,775	\$29,194	\$0
Total Profit if Sold	\$7,827	\$15,914	\$41,802	\$90,824	\$148,097	\$214,852	\$383,003
Annualized Total Return	126%	89%	51%	32%	24%	20%	15%

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

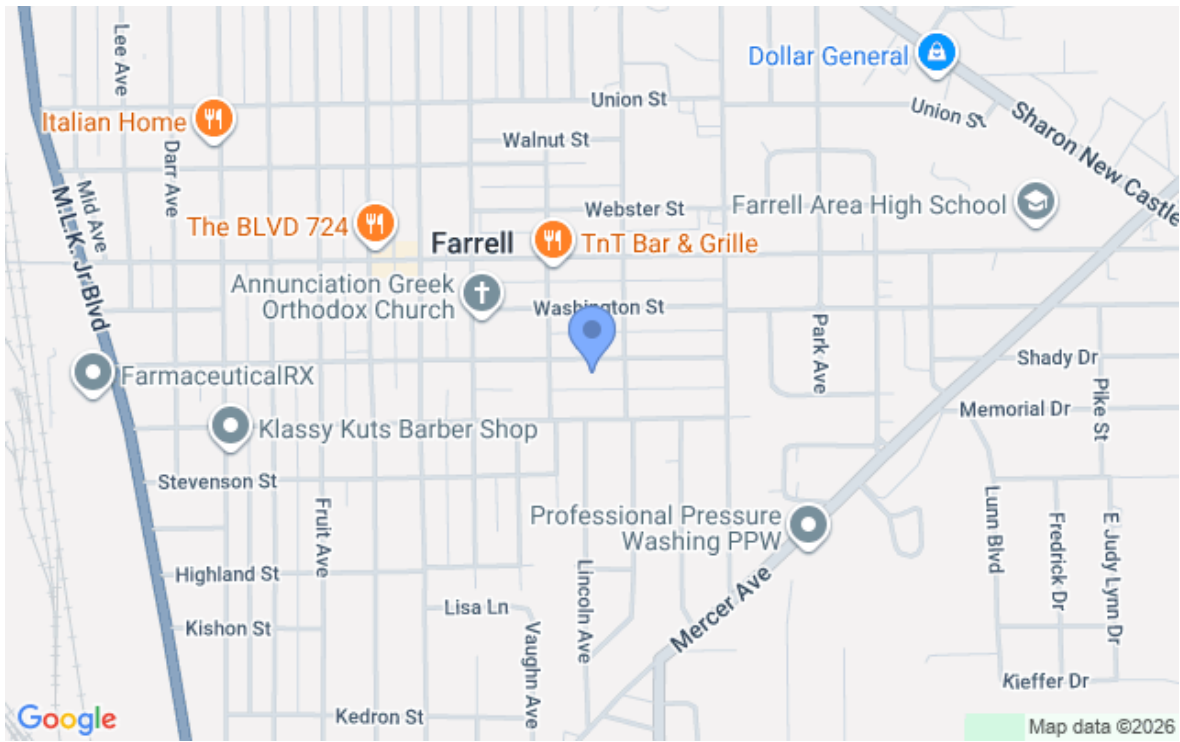


### Loan Balance, Value and Equity (in \$)



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