

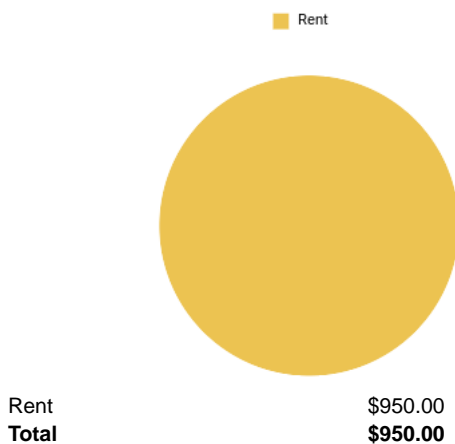
|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$950.00               | \$762.47                 | \$187.53                  | 9.34%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$4,668.00             | \$16,600.00              | 13.56%                    | 9.73%                      |

## Property Information

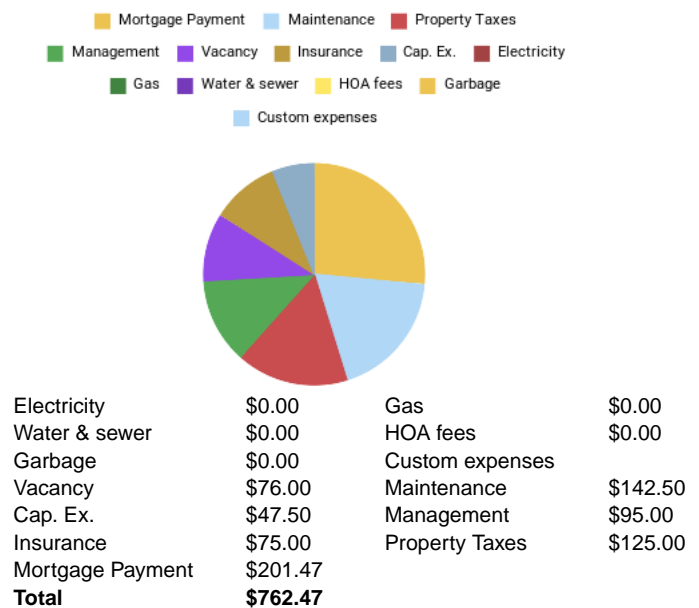
|                               |                    |
|-------------------------------|--------------------|
| Purchase Price:               | \$48,000.00        |
| Purchase Closing Costs:       | \$5,000.00         |
| Estimated Repair Costs:       | \$2,000.00         |
| <b>Total Cost of Project:</b> | <b>\$55,000.00</b> |
| After Repair Value            | \$50,000.00        |

|                         |                 |
|-------------------------|-----------------|
| Down Payment:           | \$9,600.00      |
| Loan Amount:            | \$38,400.00     |
| Loan Points:            | -               |
| Loan Fees:              | \$0.00          |
| Amortized Over:         | 30 years        |
| Loan Interest Rate:     | 4.800%          |
| <b>Monthly P&amp;I:</b> | <b>\$201.47</b> |

## Income



## Expenses



## Financial Projections

|                                 |             |                      |      |
|---------------------------------|-------------|----------------------|------|
| Total Initial Equity:           | \$11,600.00 |                      |      |
| Gross Rent Multiplier:          | 4.21        |                      |      |
| Income-Expense Ratio (2% Rule): | 1.73%       |                      |      |
| Typical Cap Rate:               | 9.73%       | Debt Coverage Ratio: | 1.93 |
| ARV based on Cap Rate:          | \$48,000.00 |                      |      |

## 50% Rule Cash Flow Estimates

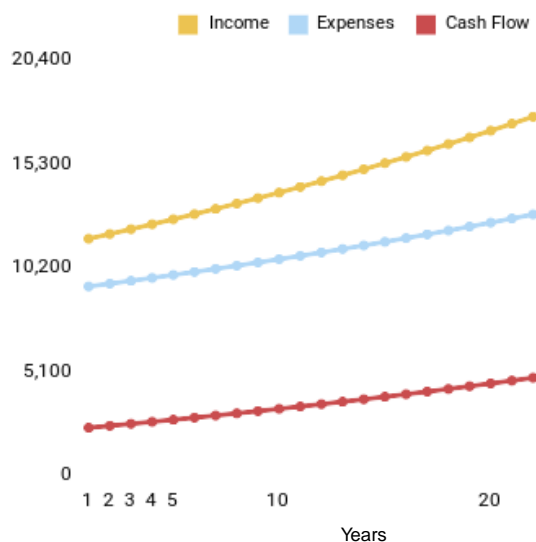
|  |                 |
|--|-----------------|
| Total Monthly Income:                          | \$950.00        |
| x50% for Expenses:                             | \$475.00        |
| Monthly Payment/Interest Payment:              | \$201.47        |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$273.53</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       | \$11,628    | \$11,861  | \$12,587          | \$13,897 | \$15,343 | \$16,940  | \$20,650  |
| Total Annual Expenses     | \$9,284     | \$9,422   | \$9,850           | \$10,624 | \$11,478 | \$12,421  | \$14,612  |
| Total Annual Cashflow     | \$2,344     | \$2,439   | \$2,736           | \$3,273  | \$3,865  | \$4,519   | \$6,038   |
| Cash on Cash ROI          | 14.12%      | 14.69%    | 16.48%            | 19.71%   | 23.28%   | 27.22%    | 36.37%    |
| Property Value            | \$51,000    | \$52,020  | \$55,204          | \$60,950 | \$67,293 | \$74,297  | \$90,568  |
| Equity                    | \$13,187    | \$14,823  | \$20,043          | \$29,904 | \$41,477 | \$55,126  | \$90,568  |
| Loan Balance              | \$37,813    | \$37,197  | \$35,161          | \$31,045 | \$25,816 | \$19,171  | \$0       |
| Total Profit if Sold      | -\$1,069    | \$3,006   | \$16,133          | \$41,263 | \$70,953 | \$105,862 | \$194,598 |
| Annualized Total Return   | -6%         | 9%        | 15%               | 13%      | 12%      | 11%       | 9%        |

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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