



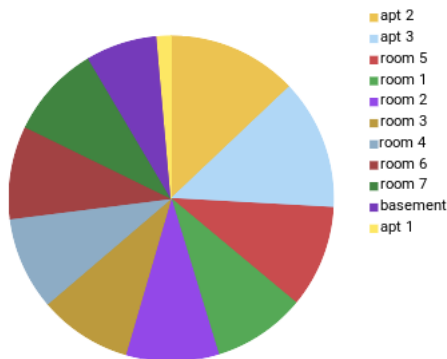
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$7,035.00	\$6,917.25	\$117.75	8.32%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$29,131.20	\$10,000.00	14.13%	8.32%

**Property Information**

Purchase Price:	\$350,000.00
Purchase Closing Costs:	\$10,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$360,000.00</b>
After Repair Value	

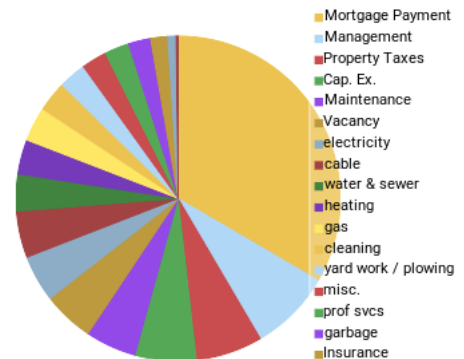
Down Payment:	\$0.00
Loan Amount:	\$350,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	20 years
Loan Interest Rate:	5.000%
<b>Monthly P&amp;I:</b>	<b>\$2,309.85</b>

**Income**



apt 1	\$100.00	apt 2	\$910.00
apt 3	\$910.00	room 1	\$650.00
room 2	\$650.00	room 3	\$650.00
room 4	\$650.00	room 5	\$715.00
room 6	\$650.00	room 7	\$650.00
basement	\$500.00		
<b>Total</b>	<b>\$7,035.00</b>		

**Expenses**



electricity	\$321.00	gas	\$237.00
water & sewer	\$255.00	hoa fees	\$0.00
garbage	\$153.00	cable	\$320.00
misc.	\$175.00	heating	\$237.00
cleaning	\$210.00	prof svcs	\$170.00
advertising	\$57.00	furnishings	\$15.00
yard work / plowing	\$190.00	Vacancy	\$351.75
Maintenance	\$351.75	Cap. Ex.	\$422.10
Management	\$562.80	Insurance	\$118.00
Property Taxes	\$461.00	Mortgage Payment	\$2,309.85
<b>Total</b>	<b>\$6,917.25</b>		

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## Financial Projections

Total Initial Equity:	-\$350,000.00		
Gross Rent Multiplier:	4.15		
Income-Expense Ratio (2% Rule):	1.95%		
Typical Cap Rate:	8.32%	Debt Coverage Ratio:	1.05
ARV based on Cap Rate:	\$350,000.00		

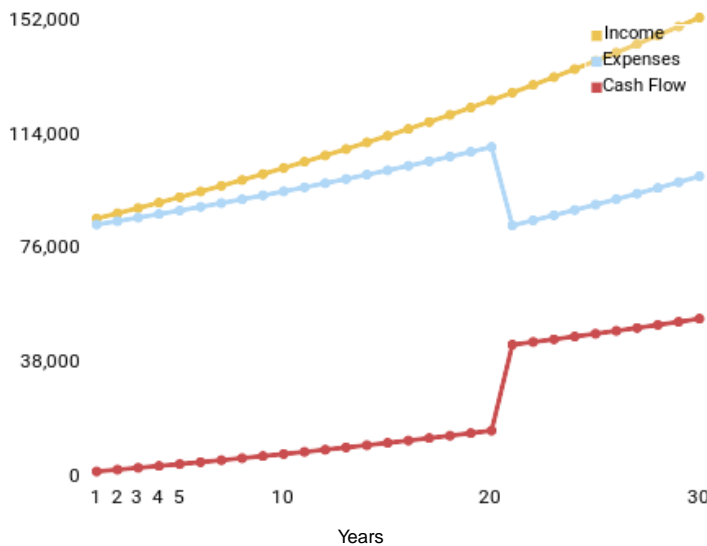
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$7,035.00
x50% for Expenses:	\$3,517.50
Monthly Payment/Interest Payment:	\$2,309.85
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$1,207.65</b>

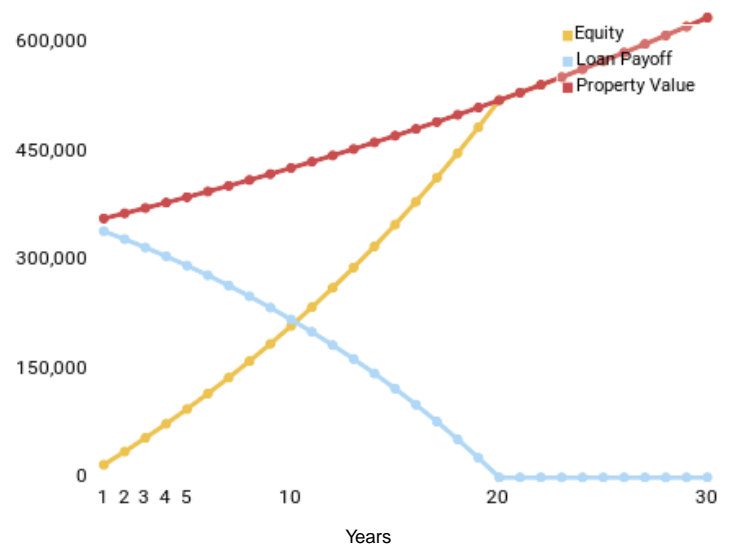
## Analysis Over Time

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	\$86,108	\$87,831	\$93,207	\$102,908	\$113,618	\$125,444	\$152,915
Total Annual Expenses	\$84,113	\$85,241	\$88,761	\$95,115	\$102,130	\$109,874	\$100,148
Total Annual Cashflow	\$1,996	\$2,590	\$4,445	\$7,793	\$11,489	\$15,569	\$52,767
Cash on Cash ROI	19.96%	25.90%	44.45%	77.93%	114.89%	155.69%	527.67%
Property Value	\$357,000	\$364,140	\$386,428	\$426,648	\$471,054	\$520,082	\$633,977
Equity	\$17,456	\$35,586	\$94,336	\$208,873	\$348,654	\$520,082	\$633,977
Loan Balance	\$339,544	\$328,554	\$292,092	\$217,775	\$122,400	\$0	\$0
Total Profit if Sold	\$9,451	\$30,172	\$100,377	\$247,049	\$436,735	\$677,687	\$1,275,046
Compound Annual Growth Rate	95%	100%	62%	38%	29%	24%	18%

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

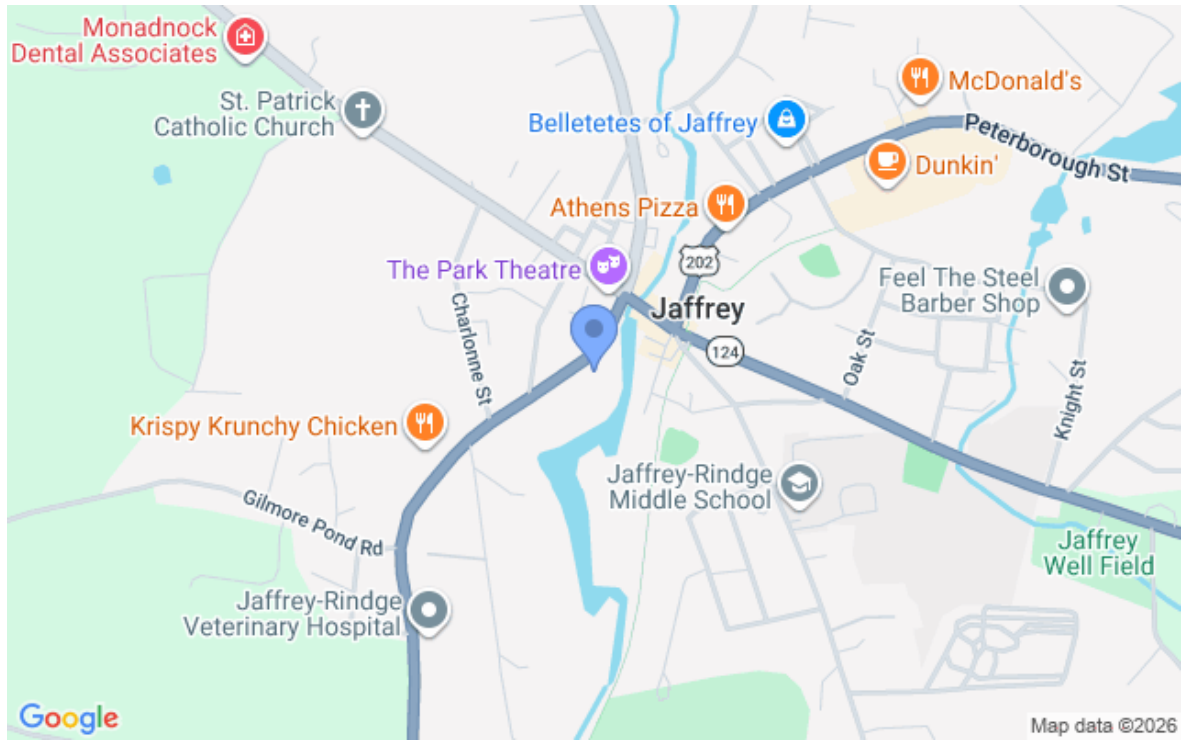


### Loan Balance, Value and Equity (in \$)



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