

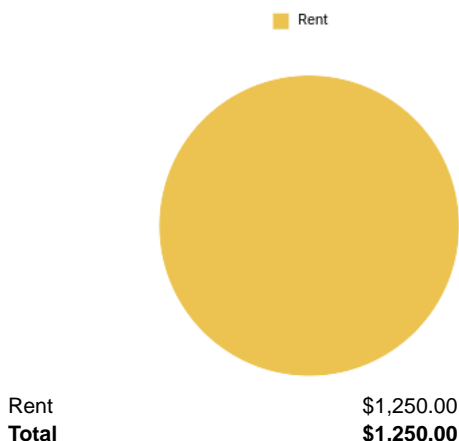
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,250.00	\$1,039.62	\$210.38	5.71%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,284.00	\$40,000.00	6.31%	5.71%

Property Information

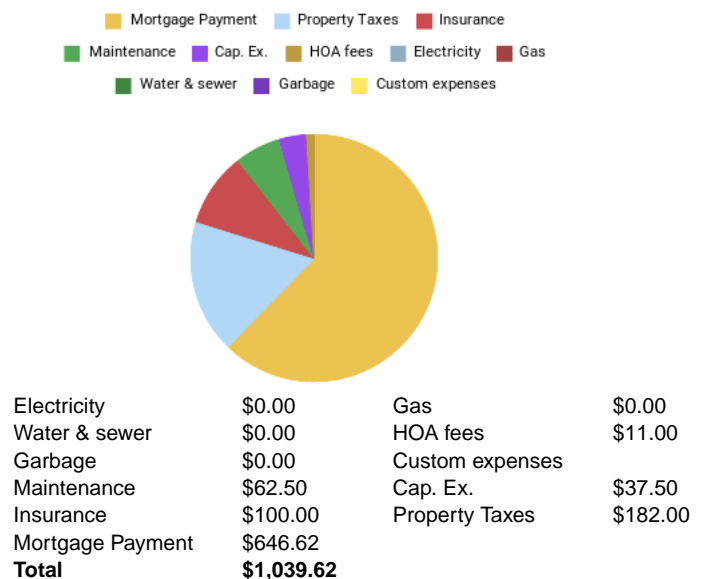
Purchase Price:	\$180,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$184,000.00
After Repair Value	

Down Payment:	\$36,000.00
Loan Amount:	\$144,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$646.62

Income



Expenses



Financial Projections

Total Initial Equity:	-\$144,000.00		
Gross Rent Multiplier:	12.00		
Income-Expense Ratio (2% Rule):	0.68%		
Typical Cap Rate:	5.71%	Debt Coverage Ratio:	1.33
ARV based on Cap Rate:	\$180,000.00		

50% Rule Cash Flow Estimates

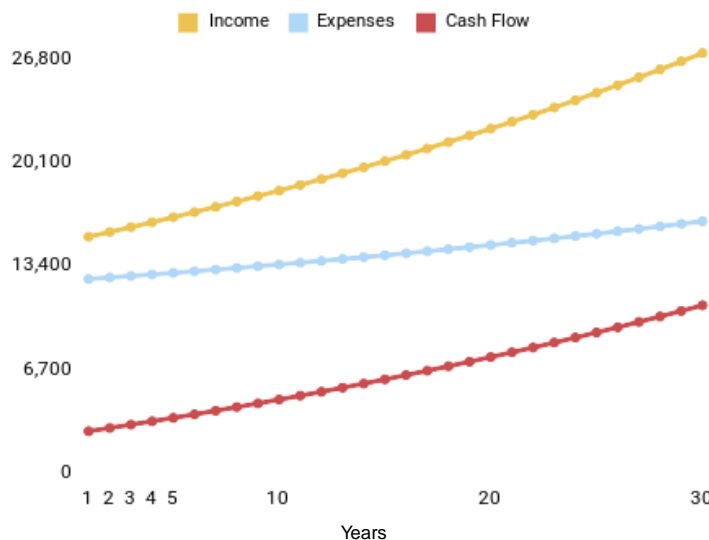
Total Monthly Income:	\$1,250.00
x50% for Expenses:	\$625.00
Monthly Payment/Interest Payment:	\$646.62
Total Monthly Cash Flow using 50% Rule:	-\$21.62

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	\$15,300	\$15,606	\$16,561	\$18,285	\$20,188	\$22,289	\$27,170
Total Annual Expenses	\$12,570	\$12,666	\$12,966	\$13,508	\$14,107	\$14,767	\$16,302
Total Annual Cashflow	\$2,730	\$2,940	\$3,595	\$4,777	\$6,081	\$7,522	\$10,869
Cash on Cash ROI	6.83%	7.35%	8.99%	11.94%	15.20%	18.80%	27.17%
Property Value	\$183,600	\$187,272	\$198,735	\$219,419	\$242,256	\$267,471	\$326,045
Equity	\$42,364	\$48,897	\$69,571	\$107,924	\$151,804	\$202,080	\$326,045
Loan Balance	\$141,236	\$138,375	\$129,164	\$111,495	\$90,452	\$65,391	\$0
Total Profit if Sold	\$5,094	\$14,568	\$45,362	\$105,188	\$176,814	\$261,761	\$478,806
Annualized Total Return	13%	17%	16%	14%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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