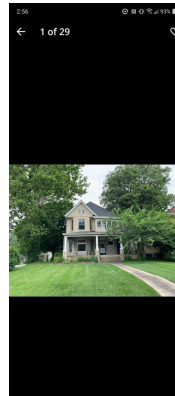


Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,300.00	\$1,966.04	\$333.96	5.80%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,864.00	\$76,800.00	5.22%	8.29%

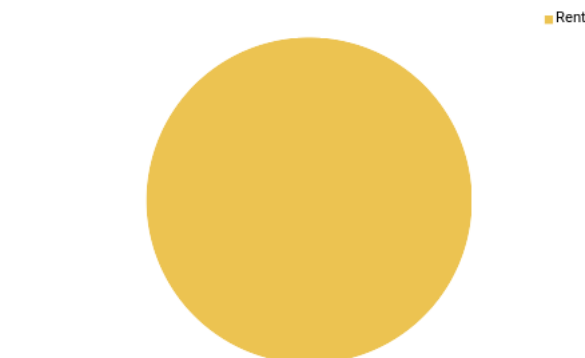
Property Information

Purchase Price:	\$119,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$50,000.00
Total Cost of Project:	\$172,000.00
After Repair Value	\$170,000.00

Down Payment:	\$23,800.00
Loan Amount:	\$95,200.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.600%
Monthly P&I:	\$488.04

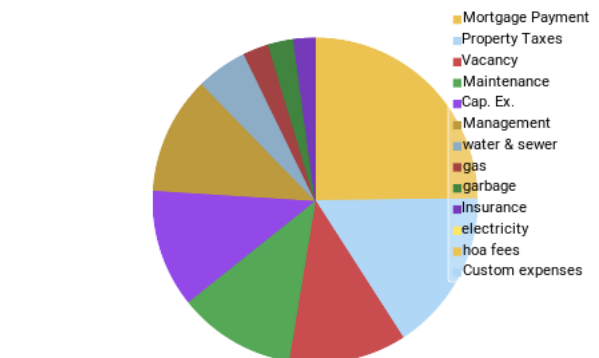


Income



Rent	\$2,300.00
Total	\$2,300.00

Expenses



electricity	\$0.00	gas	\$50.00
water & sewer	\$100.00	hoa fees	\$0.00
garbage	\$50.00	Custom expenses	
Vacancy	\$230.00	Maintenance	\$230.00
Cap. Ex.	\$230.00	Management	\$230.00
Insurance	\$42.00	Property Taxes	\$316.00
Mortgage Payment	\$488.04		
Total	\$1,966.04		

Financial Projections

Total Initial Equity:	\$74,800.00		
Gross Rent Multiplier:	4.31		
Income-Expense Ratio (2% Rule):	1.34%		
Typical Cap Rate:	8.29%	Debt Coverage Ratio:	1.68
ARV based on Cap Rate:	\$119,000.00		

50% Rule Cash Flow Estimates

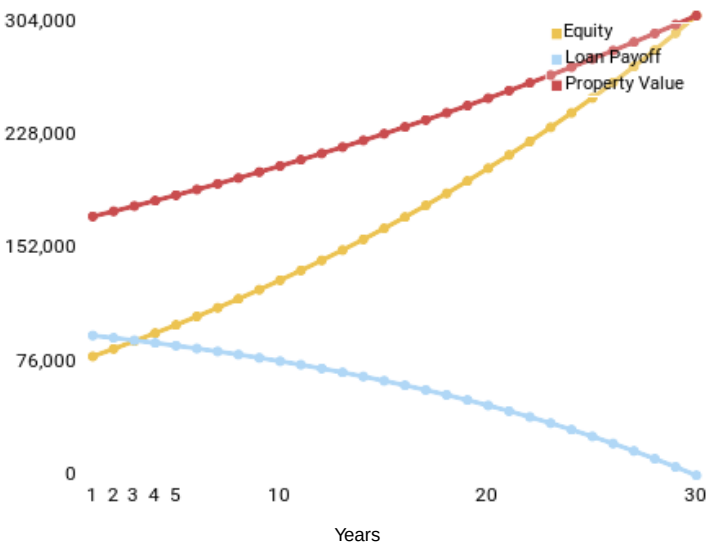
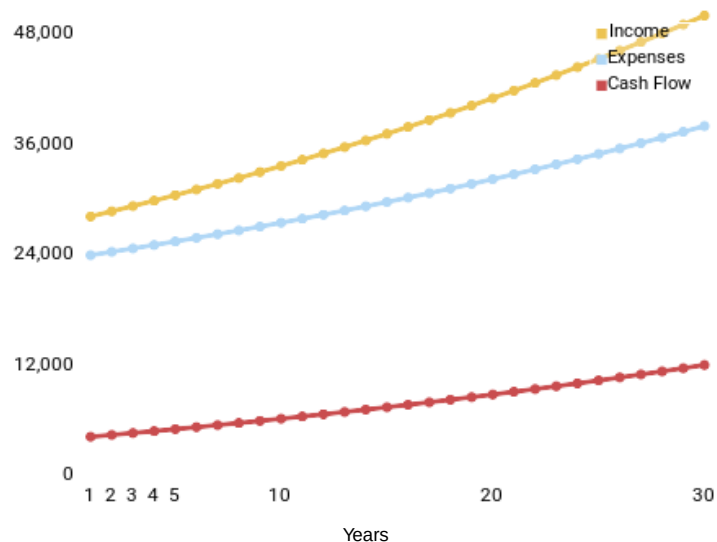
Total Monthly Income:	\$2,300.00
x50% for Expenses:	\$1,150.00
Monthly Payment/Interest Payment:	\$488.04
Total Monthly Cash Flow using 50% Rule:	\$661.96

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	\$28,152	\$28,715	\$30,473	\$33,644	\$37,146	\$41,012	\$49,994
Total Annual Expenses	\$23,947	\$24,309	\$25,438	\$27,477	\$29,727	\$32,211	\$37,983
Total Annual Cashflow	\$4,205	\$4,406	\$5,034	\$6,168	\$7,419	\$8,801	\$12,011
Cash on Cash ROI	5.48%	5.74%	6.55%	8.03%	9.66%	11.46%	15.64%
Property Value	\$173,400	\$176,868	\$187,694	\$207,229	\$228,798	\$252,611	\$307,931
Equity	\$79,709	\$84,756	\$100,781	\$130,741	\$165,426	\$205,739	\$307,931
Loan Balance	\$93,691	\$92,112	\$86,913	\$76,488	\$63,372	\$46,872	\$0
Total Profit if Sold	\$7,114	\$16,567	\$47,058	\$105,545	\$174,773	\$256,273	\$463,605
Compound Annual Growth Rate	9%	10%	10%	9%	8%	8%	7%

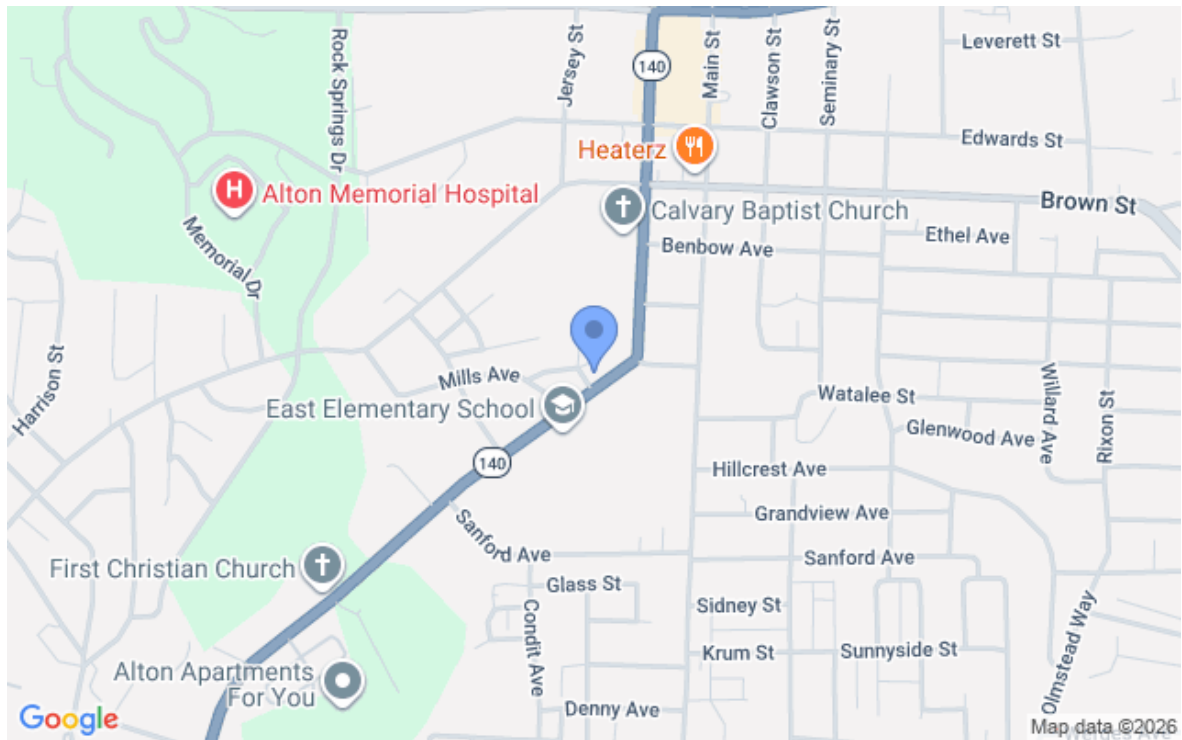
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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