

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,142.00	\$1,062.58	\$79.42	2.80%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$4,897.68	\$82,000.00	1.16%	4.90%

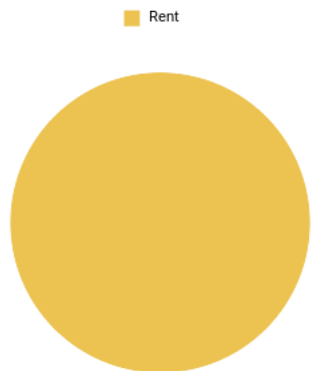
Property Information

Purchase Price:	\$100,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$60,000.00
Total Cost of Project:	\$162,000.00
After Repair Value	\$175,000.00

Down Payment:	\$20,000.00
Loan Amount:	\$80,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	2.800%
Monthly P&I:	\$328.72

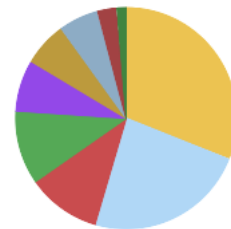


Income



Rent	\$1,142.00
Total	\$1,142.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & Sewer	\$0.00	HOA fees	\$0.00
Garbage	\$15.00	Custom expenses	\$30.00
Vacancy	\$68.52	Maintenance	\$114.20
Cap. Ex.	\$79.94	Management	\$114.20
Insurance	\$62.00	Property Taxes	\$250.00
Mortgage Payment	\$328.72		
Total	\$1,062.58		

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Financial Projections

Total Initial Equity:	\$95,000.00		
Gross Rent Multiplier:	7.30		
Income-Expense Ratio (2% Rule):	0.70%		
Typical Cap Rate:	4.90%	Debt Coverage Ratio:	1.24
ARV based on Cap Rate:	\$100,000.00		

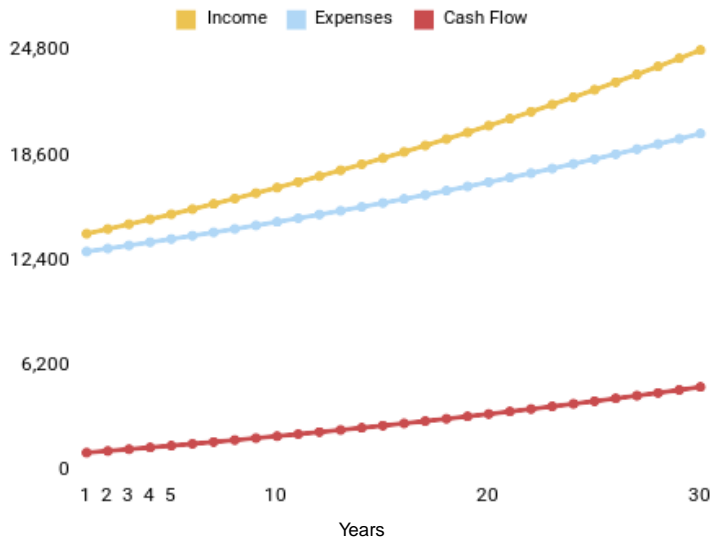
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,142.00
x50% for Expenses:	\$571.00
Monthly Payment/Interest Payment:	\$328.72
Total Monthly Cash Flow using 50% Rule:	\$242.28

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	\$13,978	\$14,258	\$15,130	\$16,705	\$18,444	\$20,363	\$24,823
Total Annual Expenses	\$12,927	\$13,107	\$13,667	\$14,679	\$15,797	\$17,030	\$19,896
Total Annual Cashflow	\$1,051	\$1,151	\$1,463	\$2,026	\$2,647	\$3,333	\$4,927
Cash on Cash ROI	1.28%	1.40%	1.78%	2.47%	3.23%	4.06%	6.01%
Property Value	\$178,500	\$182,070	\$193,214	\$213,324	\$235,527	\$260,041	\$316,988
Equity	\$100,227	\$105,572	\$122,351	\$152,969	\$187,258	\$225,671	\$316,988
Loan Balance	\$78,273	\$76,498	\$70,863	\$60,355	\$48,269	\$34,370	\$0
Total Profit if Sold	\$19,278	\$25,774	\$46,626	\$86,224	\$132,480	\$186,160	\$319,314
Annualized Total Return	24%	15%	9%	7%	7%	6%	5%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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