

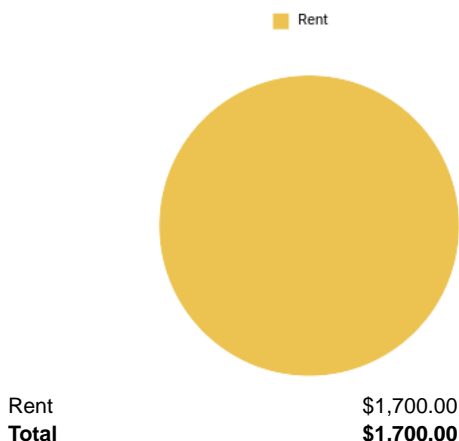
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,700.00	\$1,554.71	\$145.29	5.37%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$11,820.00	\$38,000.00	4.59%	5.37%

Property Information

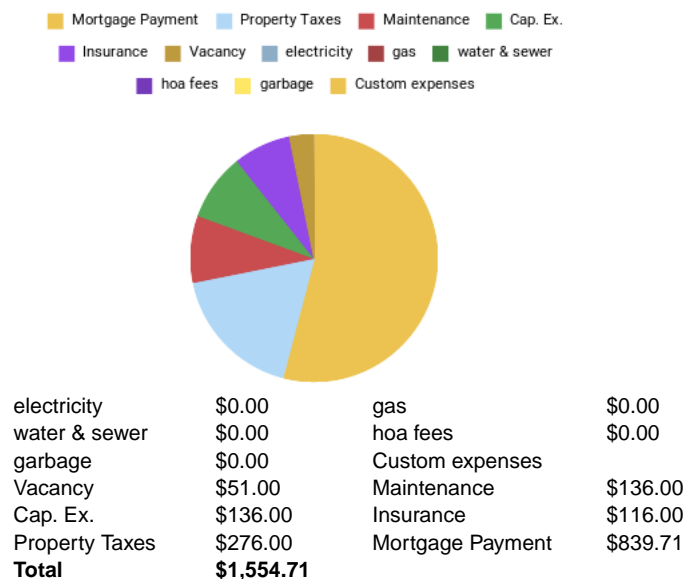
Purchase Price:	\$220,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$225,000.00
After Repair Value	\$240,000.00

Down Payment:	\$33,000.00
Loan Amount:	\$187,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$839.71

Income



Expenses



Financial Projections

Total Initial Equity:	\$53,000.00		
Gross Rent Multiplier:	10.78		
Income-Expense Ratio (2% Rule):	0.76%		
Typical Cap Rate:	5.37%	Debt Coverage Ratio:	1.17
ARV based on Cap Rate:	\$220,000.00		

50% Rule Cash Flow Estimates

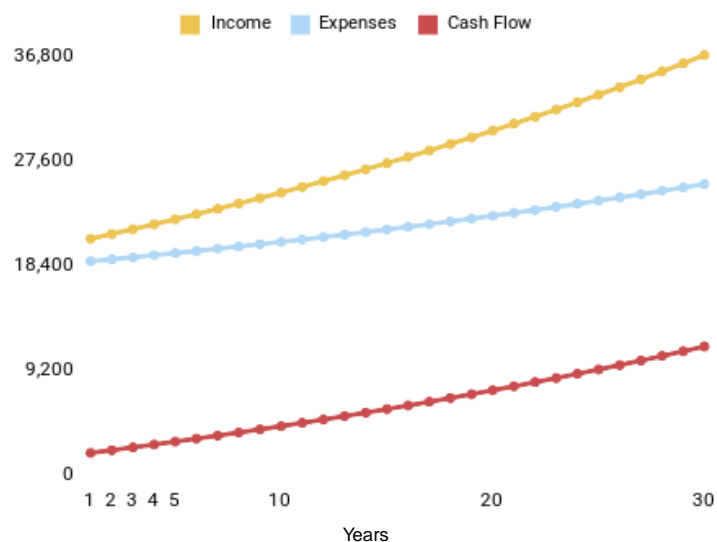
Total Monthly Income:	\$1,700.00
x50% for Expenses:	\$850.00
Monthly Payment/Interest Payment:	\$839.71
Total Monthly Cash Flow using 50% Rule:	\$10.29

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	3% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$20,808	\$21,224	\$22,523	\$24,867	\$27,456	\$30,313	\$36,952
Total Annual Expenses	\$18,828	\$19,003	\$19,550	\$20,536	\$21,624	\$22,826	\$25,618
Total Annual Cashflow	\$1,980	\$2,221	\$2,974	\$4,332	\$5,832	\$7,487	\$11,334
Cash on Cash ROI	5.21%	5.84%	7.83%	11.40%	15.35%	19.70%	29.83%
Property Value	\$226,600	\$233,398	\$255,040	\$295,662	\$342,753	\$397,344	\$533,998
Equity	\$43,189	\$53,703	\$87,307	\$150,873	\$225,291	\$312,427	\$533,998
Loan Balance	\$183,411	\$179,695	\$167,734	\$144,788	\$117,462	\$84,917	\$0
Total Profit if Sold	-\$762	\$11,735	\$52,740	\$133,774	\$232,643	\$351,928	\$664,116
Annualized Total Return	-2%	14%	19%	16%	14%	12%	10%

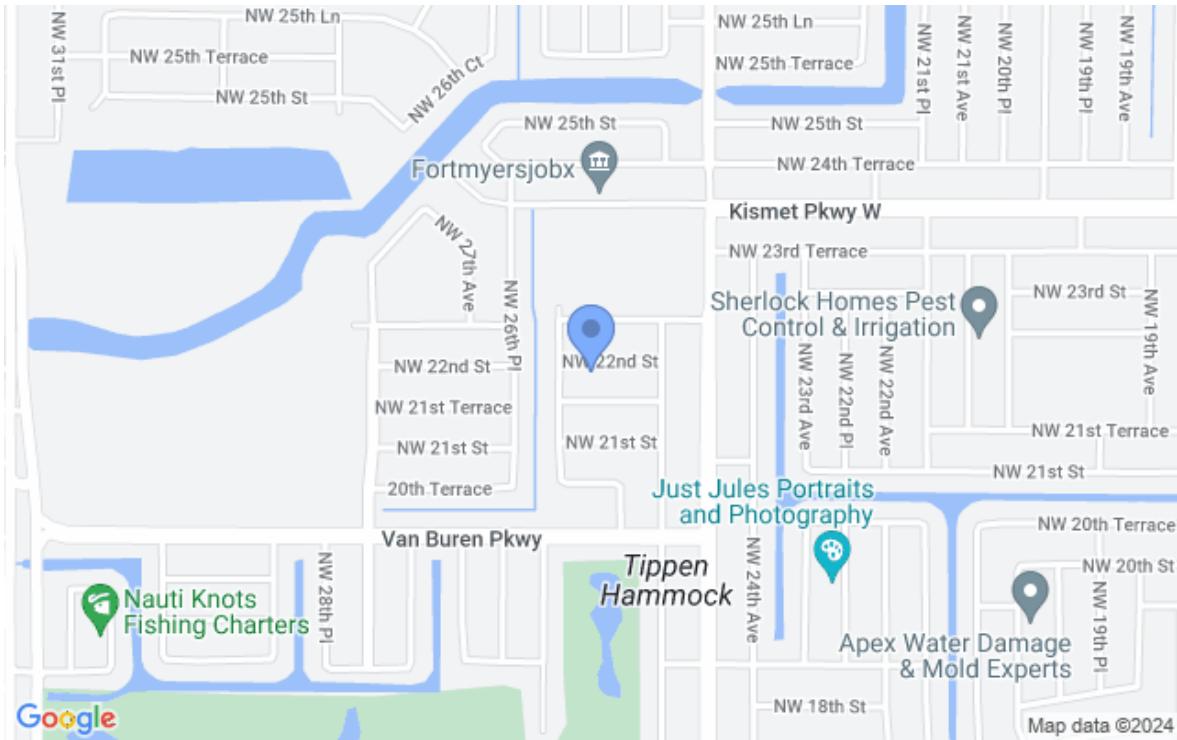
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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