



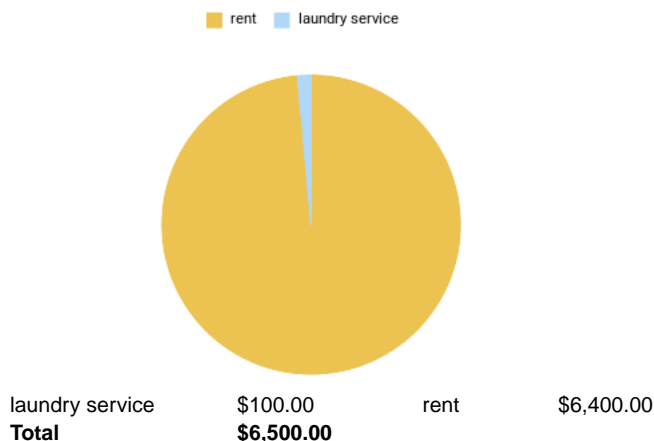
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$6,500.00	\$5,344.31	\$1,155.69	8.34%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$40,032.00	\$106,000.00	13.08%	8.34%

Property Information

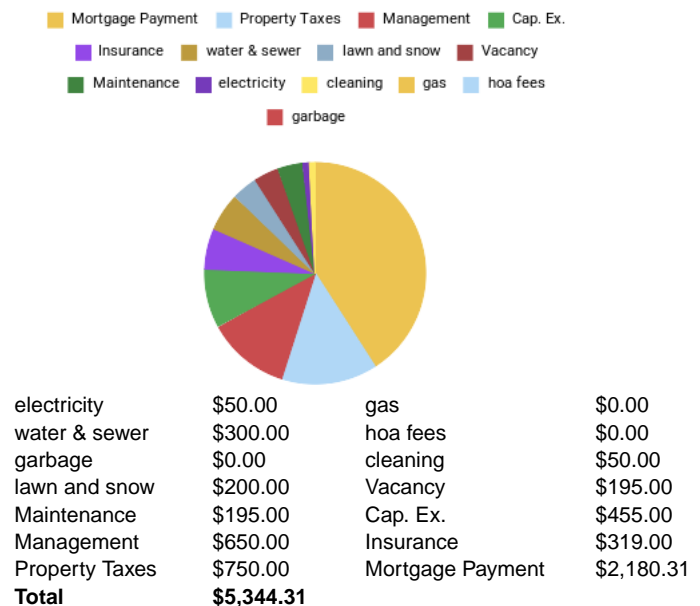
Purchase Price:	\$480,000.00
Purchase Closing Costs:	\$10,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$490,000.00
After Repair Value	\$480,000.00
Down Payment:	\$96,000.00
Loan Amount:	\$384,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.500%
Monthly P&I:	\$2,180.31

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Income



Expenses



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Financial Projections

Total Initial Equity:	\$96,000.00		
Gross Rent Multiplier:	6.15		
Income-Expense Ratio (2% Rule):	1.33%		
Typical Cap Rate:	8.34%	Debt Coverage Ratio:	1.53
ARV based on Cap Rate:	\$480,000.00		

50% Rule Cash Flow Estimates

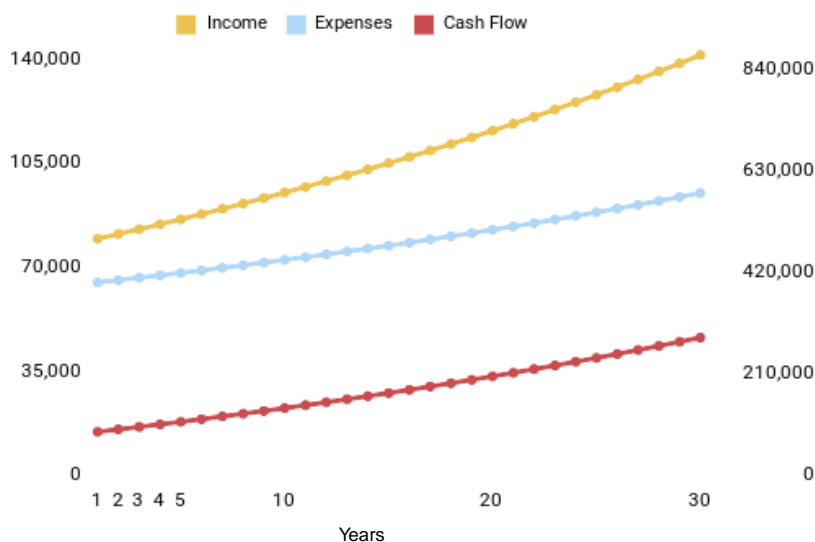
Total Monthly Income:	\$6,500.00
x50% for Expenses:	\$3,250.00
Monthly Payment/Interest Payment:	\$2,180.31
Total Monthly Cash Flow using 50% Rule:	\$1,069.69

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	\$79,560	\$81,151	\$86,118	\$95,082	\$104,978	\$115,904	\$141,286
Total Annual Expenses	\$64,891	\$65,666	\$68,083	\$72,446	\$77,264	\$82,582	\$94,937
Total Annual Cashflow	\$14,669	\$15,486	\$18,035	\$22,635	\$27,714	\$33,322	\$46,349
Cash on Cash ROI	13.84%	14.61%	17.01%	21.35%	26.15%	31.44%	43.73%
Property Value	\$489,600	\$499,392	\$529,959	\$585,117	\$646,017	\$713,255	\$869,454
Equity	\$110,773	\$126,029	\$174,910	\$268,160	\$379,176	\$512,353	\$869,454
Loan Balance	\$378,827	\$373,363	\$355,049	\$316,957	\$266,841	\$200,902	\$0
Total Profit if Sold	-\$9,934	\$20,220	\$118,789	\$312,522	\$548,095	\$832,409	\$1,582,877
Annualized Total Return	-9%	9%	16%	15%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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