

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$5,765.00	\$4,746.38	\$1,018.62	7.94%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$37,302.60	\$130,825.00	9.34%	7.94%

Property Information

Purchase Price:	\$470,000.00
Purchase Closing Costs:	\$9,800.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$479,800.00
After Repair Value	

Down Payment:	\$117,500.00
Loan Amount:	\$352,500.00
Loan Points:	1.0
Loan Fees:	\$3,525.00
Amortized Over:	20 years
Loan Interest Rate:	3.750%
Monthly P&I:	\$2,089.93



Income

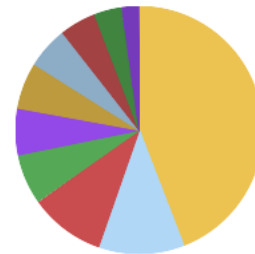
rent rent 2 rent 6 rent 4 rent 5 rent 3



rent	\$1,025.00	rent 2	\$1,020.00
rent 3	\$815.00	rent 4	\$960.00
rent 5	\$950.00	rent 6	\$995.00
Total	\$5,765.00		

Expenses

Mortgage Payment Property Taxes electricity gas
Maintenance Cap. Ex. Insurance garbage Vacancy
oil water & sewer hoa fees Custom expenses



electricity	\$470.00	gas	\$310.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$225.00	oil	\$109.00
Custom expenses	\$0.00	Vacancy	\$172.95
Maintenance	\$288.25	Cap. Ex.	\$288.25
Insurance	\$260.00	Property Taxes	\$533.00
Mortgage Payment	\$2,089.93		
Total	\$4,746.38		

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Financial Projections

Total Initial Equity:	-\$352,500.00		
Gross Rent Multiplier:	6.79		
Income-Expense Ratio (2% Rule):	1.20%		
Typical Cap Rate:	7.94%	Debt Coverage Ratio:	1.49
ARV based on Cap Rate:	\$470,000.00		

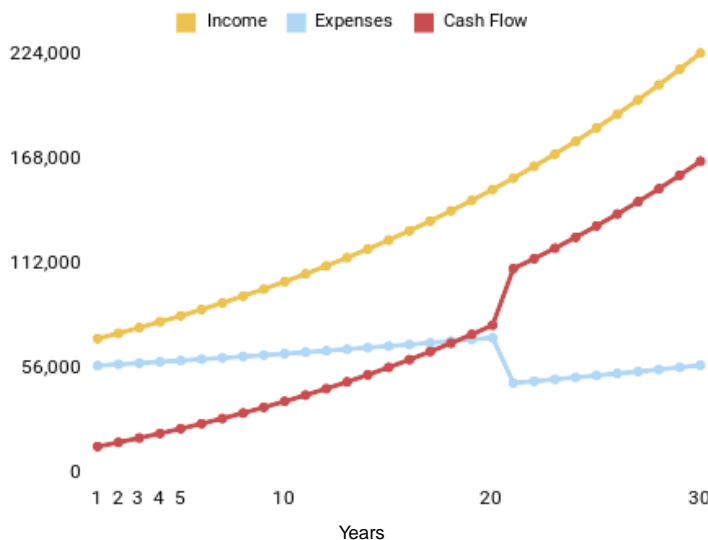
50% Rule Cash Flow Estimates

Total Monthly Income:	\$5,765.00
x50% for Expenses:	\$2,882.50
Monthly Payment/Interest Payment:	\$2,089.93
Total Monthly Cash Flow using 50% Rule:	\$792.57

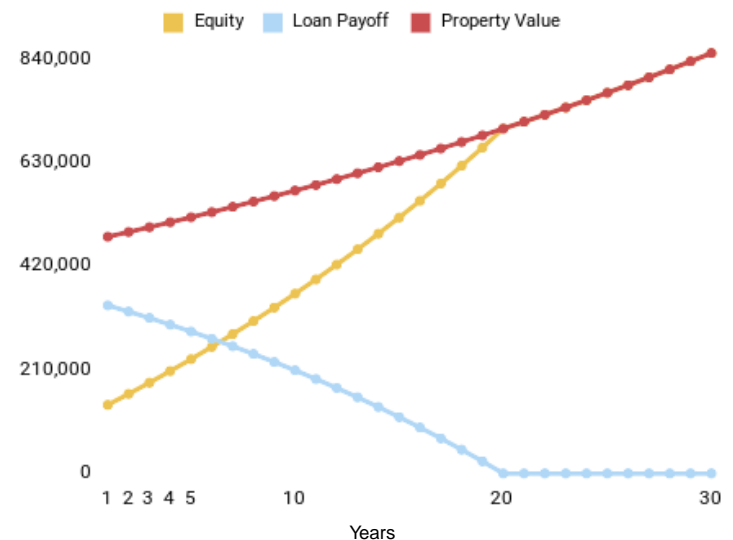
Analysis Over Time

Annual Growth Assumptions	2% Expenses		4% Income			2% Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$71,947	\$74,825	\$84,168	\$102,403	\$124,589	\$151,582	\$224,378
Total Annual Expenses	\$57,594	\$58,244	\$60,274	\$63,938	\$67,982	\$72,447	\$57,741
Total Annual Cashflow	\$14,353	\$16,581	\$23,894	\$38,466	\$56,607	\$79,135	\$166,637
Cash on Cash ROI	10.97%	12.67%	18.26%	29.40%	43.27%	60.49%	127.37%
Property Value	\$479,400	\$488,988	\$518,918	\$572,927	\$632,558	\$698,395	\$851,340
Equity	\$138,966	\$161,081	\$231,533	\$364,062	\$518,379	\$698,395	\$851,340
Loan Balance	\$340,434	\$327,907	\$287,385	\$208,865	\$114,179	\$0	\$0
Total Profit if Sold	\$22,494	\$61,190	\$195,792	\$490,222	\$889,713	\$1,418,408	\$2,935,017
Annualized Total Return	17%	21%	20%	17%	15%	13%	11%

Income, Expenses and Cash Flow (in \$)

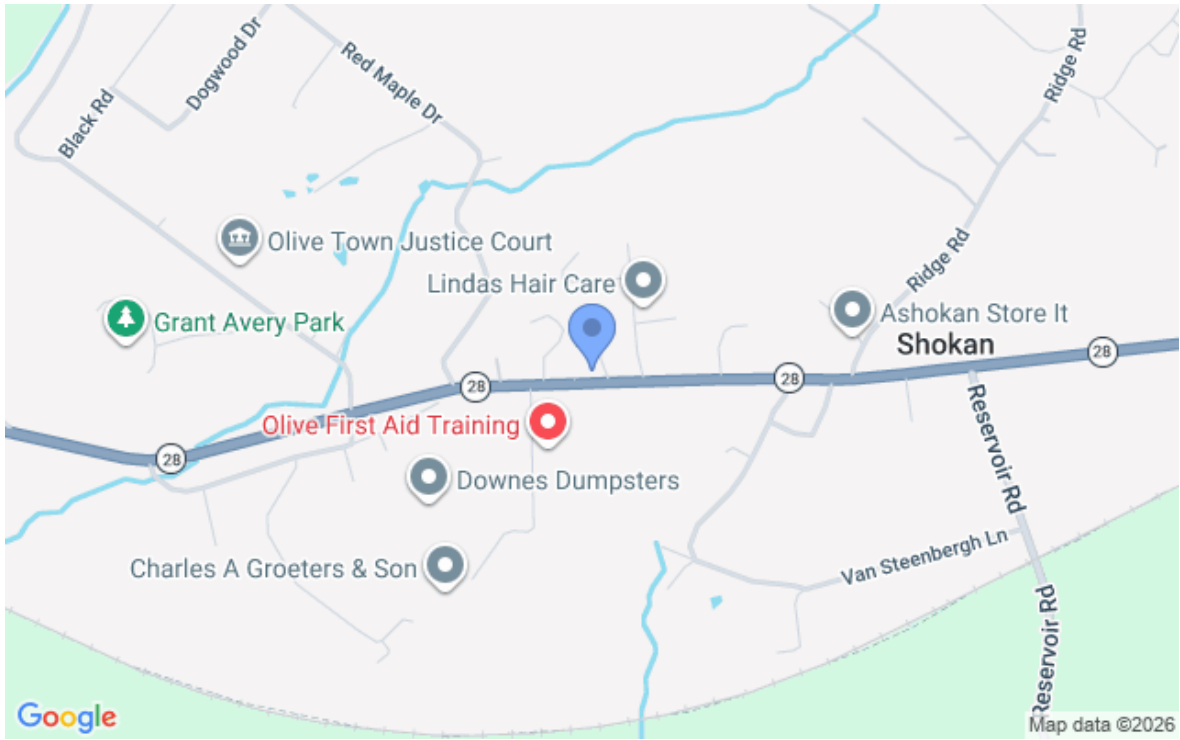


Loan Balance, Value and Equity (in \$)



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