

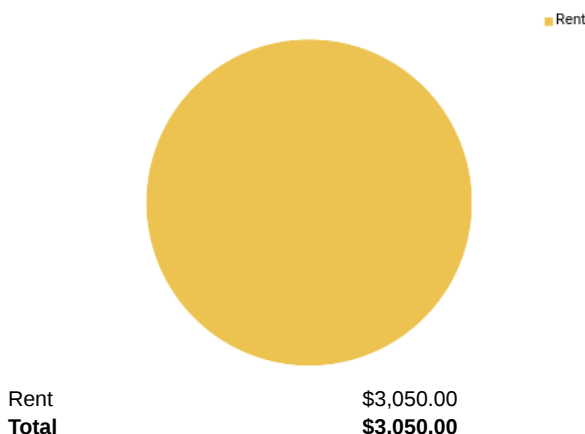
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,050.00	\$1,561.26	\$1,488.74	13.92%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$26,442.00	\$50,840.00	35.14%	13.92%

Property Information

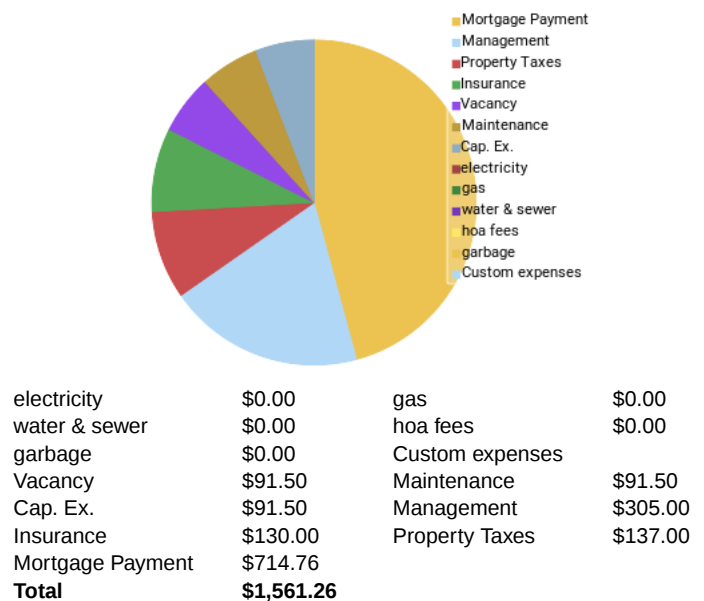
Purchase Price:	\$190,000.00
Purchase Closing Costs:	\$9,800.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$199,800.00
After Repair Value	

Down Payment:	\$38,000.00
Loan Amount:	\$152,000.00
Loan Points:	2.0
Loan Fees:	\$3,040.00
Amortized Over:	30 years
Loan Interest Rate:	3.875%
Monthly P&I:	\$714.76

Income



Expenses



Financial Projections

Total Initial Equity:	-\$152,000.00		
Gross Rent Multiplier:	5.19		
Income-Expense Ratio (2% Rule):	1.53%		
Typical Cap Rate:	13.92%	Debt Coverage Ratio:	3.08
ARV based on Cap Rate:	\$190,000.00		

50% Rule Cash Flow Estimates

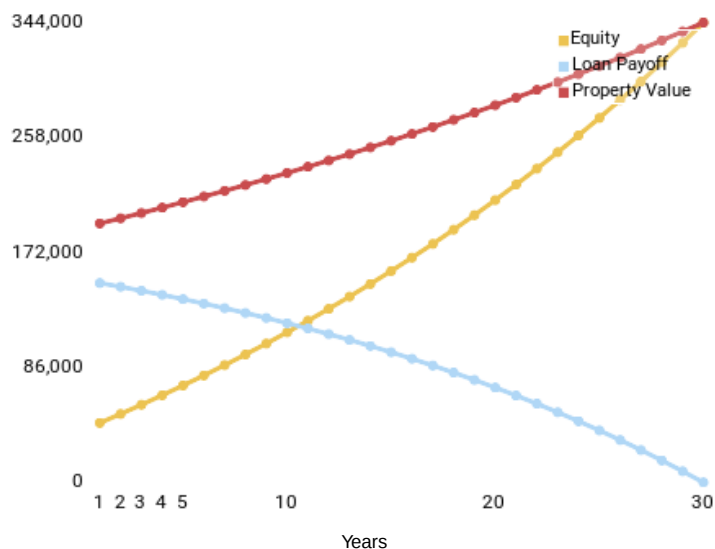
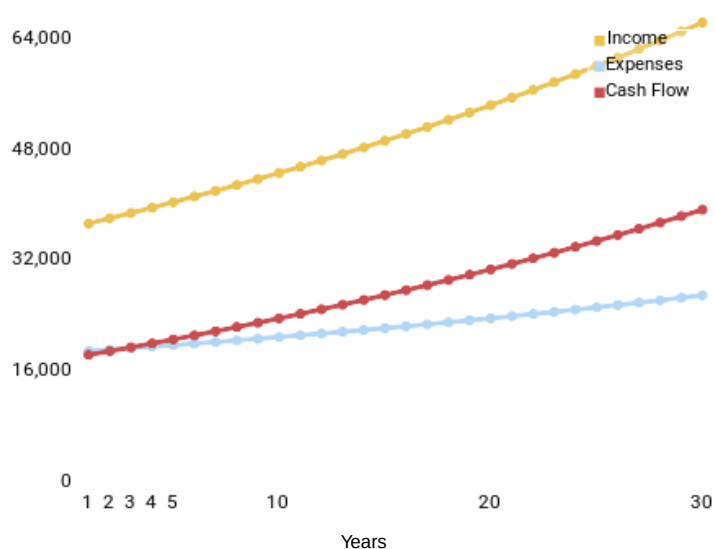
Total Monthly Income:	\$3,050.00
x50% for Expenses:	\$1,525.00
Monthly Payment/Interest Payment:	\$714.76
Total Monthly Cash Flow using 50% Rule:	\$810.24

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	\$37,332	\$38,079	\$40,409	\$44,615	\$49,259	\$54,386	\$66,296
Total Annual Expenses	\$18,938	\$19,146	\$19,792	\$20,960	\$22,248	\$23,671	\$26,977
Total Annual Cashflow	\$18,394	\$18,933	\$20,617	\$23,656	\$27,010	\$30,714	\$39,319
Cash on Cash ROI	36.18%	37.24%	40.55%	46.53%	53.13%	60.41%	77.34%
Property Value	\$193,800	\$197,676	\$209,775	\$231,609	\$255,715	\$282,330	\$344,159
Equity	\$44,535	\$51,255	\$72,575	\$112,366	\$158,262	\$211,317	\$344,159
Loan Balance	\$149,265	\$146,421	\$137,201	\$119,243	\$97,453	\$71,013	\$0
Total Profit if Sold	\$12,089	\$37,741	\$119,206	\$271,078	\$445,183	\$644,255	\$1,130,160
Compound Annual Growth Rate	24%	32%	27%	20%	16%	14%	11%

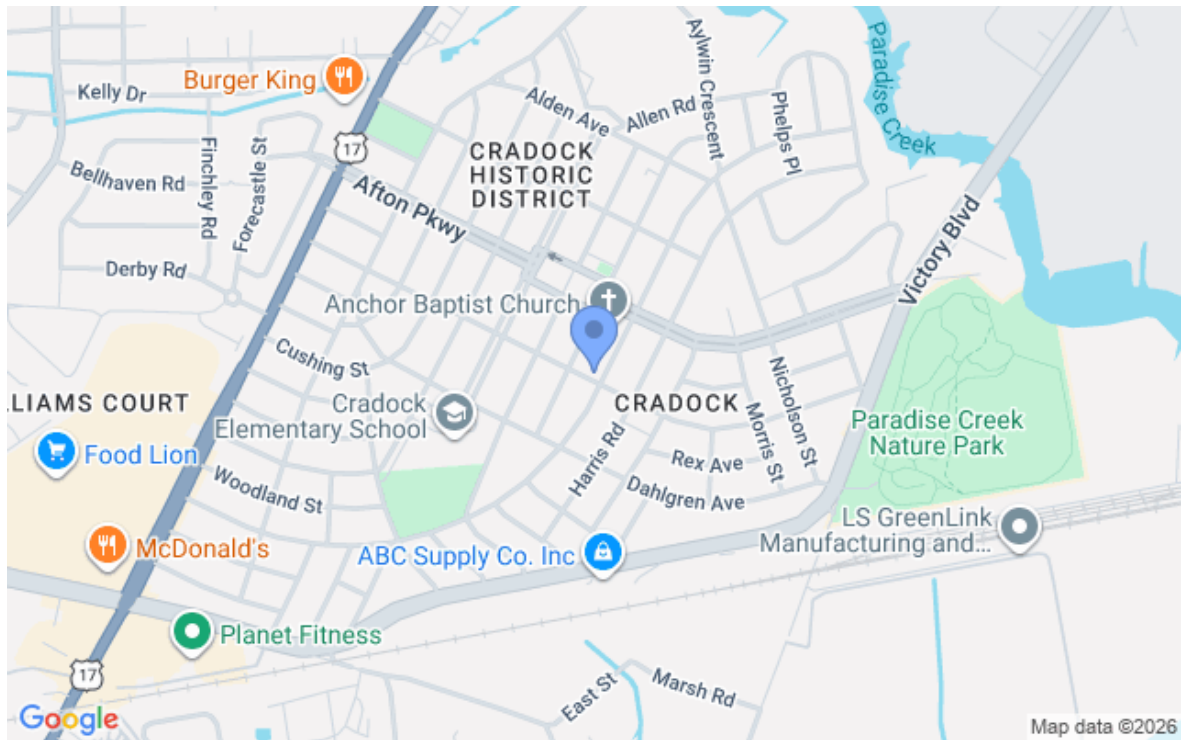
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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