

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,080.00	\$1,061.77	\$18.23	6.05%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,260.00	\$32,000.00	0.68%	6.05%

Property Information

Purchase Price:	\$120,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$122,000.00
After Repair Value	

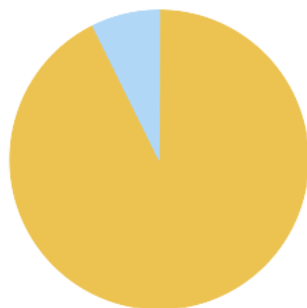
Property Description

Welcome to 102-104 N. Greenlawn Ave. in Elida Schools. This multi-family property has 4 units, which are all currently occupied with excellent long term tenants. Each pays own utilities, except landlord pays water/trash. No A/C. Rent varies from 1 quad to another, ranging from \$500- \$650/month. Plenty of parking, driveway southside of build...

Down Payment:	\$30,000.00
Loan Amount:	\$90,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	25 years
Loan Interest Rate:	6.125%
Monthly P&I:	\$586.77

Income

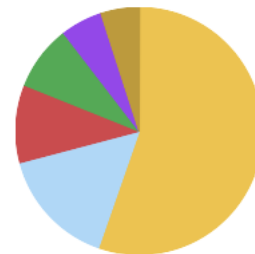
rent water reimbursement



rent	\$1,000.00	water reimbursement	\$80.00
Total	\$1,080.00		

Expenses

Mortgage Payment Property Taxes Management
 water & sewer Insurance Maintenance electricity gas
 hoa fees garbage Expense



electricity	\$0.00	gas	\$0.00
water & sewer	\$90.00	hoa fees	\$0.00
garbage	\$0.00		\$0.00
Maintenance	\$54.00	Management	\$108.00
Insurance	\$58.00	Property Taxes	\$165.00
Mortgage Payment	\$586.77		
Total	\$1,061.77		

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Financial Projections

Total Initial Equity:	-\$90,000.00		
Gross Rent Multiplier:	9.26		
Income-Expense Ratio (2% Rule):	0.89%		
Typical Cap Rate:	6.05%	Debt Coverage Ratio:	1.03
ARV based on Cap Rate:	\$120,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,080.00
x50% for Expenses:	\$540.00
Monthly Payment/Interest Payment:	\$586.77
Total Monthly Cash Flow using 50% Rule:	-\$46.77

Analysis Over Time

Annual Growth Assumptions	1% Expenses		1% Income		1.5% Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$13,090	\$13,220	\$13,621	\$14,316	\$15,046	\$15,814	\$17,468
Total Annual Expenses	\$12,798	\$12,856	\$13,032	\$13,338	\$13,659	\$13,996	\$7,683
Total Annual Cashflow	\$291	\$365	\$589	\$978	\$1,387	\$1,817	\$9,785
Cash on Cash ROI	0.91%	1.14%	1.84%	3.06%	4.34%	5.68%	30.58%
Property Value	\$121,800	\$123,627	\$129,274	\$139,265	\$150,028	\$161,623	\$187,570
Equity	\$33,372	\$36,871	\$48,191	\$70,284	\$97,473	\$131,363	\$187,570
Loan Balance	\$88,428	\$86,756	\$81,083	\$68,981	\$52,555	\$30,260	\$0
Total Profit if Sold	\$1,664	\$5,527	\$18,388	\$44,587	\$77,887	\$119,995	\$234,603
Annualized Total Return	5%	8%	10%	9%	9%	8%	7%

Income, Expenses and Cash Flow (in \$)

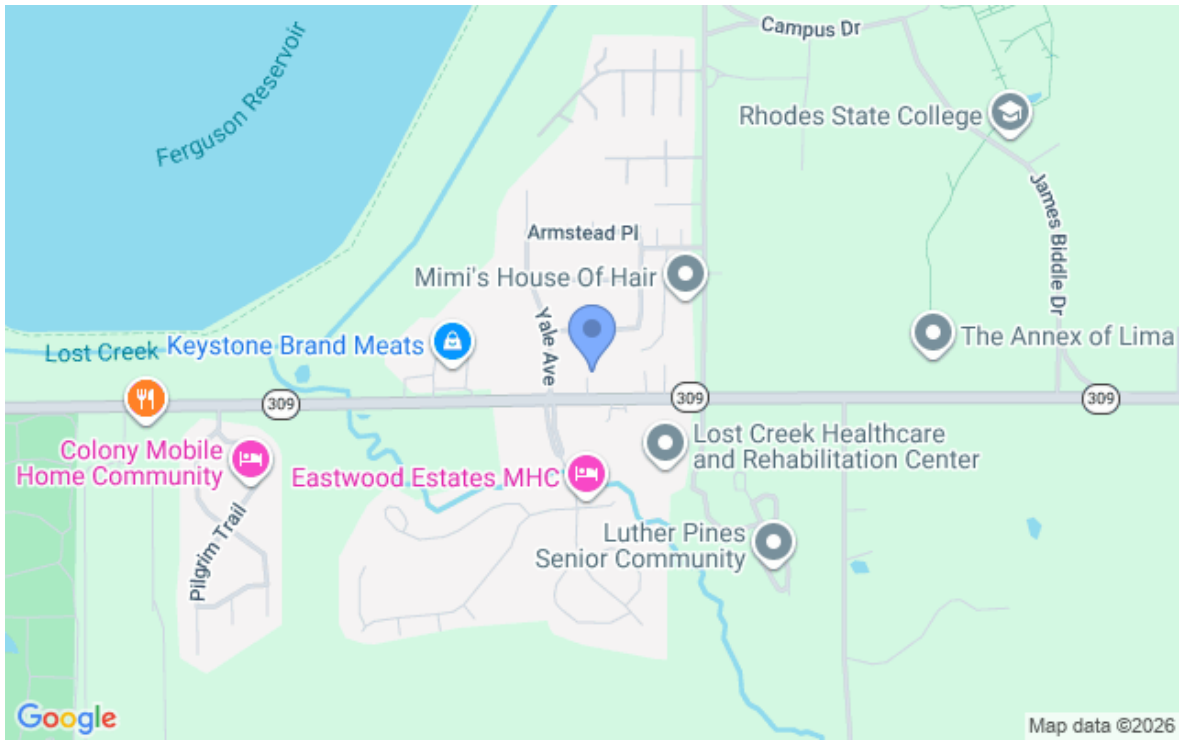


Loan Balance, Value and Equity (in \$)



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