

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,950.00	\$4,590.34	-\$640.34	5.33%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$37,231.08	\$165,984.00	-4.63%	5.33%

Property Information

Purchase Price:	\$699,000.00
Purchase Closing Costs:	\$15,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$714,000.00
After Repair Value	

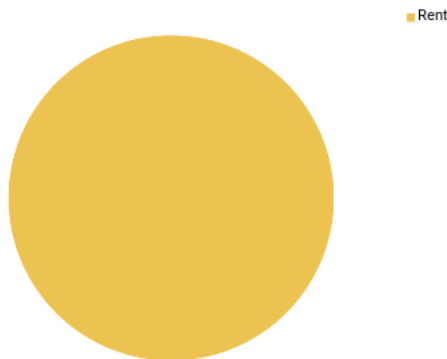
Property Description

2+1 home plus a duplex each are 2+1

Down Payment:	\$139,800.00
Loan Amount:	\$559,200.00
Loan Points:	2.0
Loan Fees:	\$11,184.00
Amortized Over:	30 years
Loan Interest Rate:	7.060%
Monthly P&I:	\$3,742.93

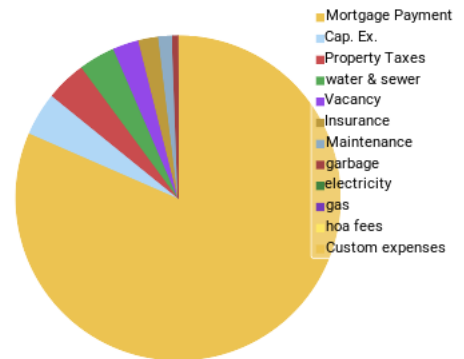


Income



Rent	\$3,950.00
Total	\$3,950.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$166.00	hoa fees	\$0.00
garbage	\$27.00	Custom expenses	
Vacancy	\$118.50	Maintenance	\$62.41
Cap. Ex.	\$197.50	Insurance	\$91.00
Property Taxes	\$185.00	Mortgage Payment	\$3,742.93
Total	\$4,590.34		

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Financial Projections

Total Initial Equity:	-\$559,200.00		
Gross Rent Multiplier:	14.75		
Income-Expense Ratio (2% Rule):	0.55%		
Typical Cap Rate:	5.33%	Debt Coverage Ratio:	0.83
ARV based on Cap Rate:	\$699,000.00		

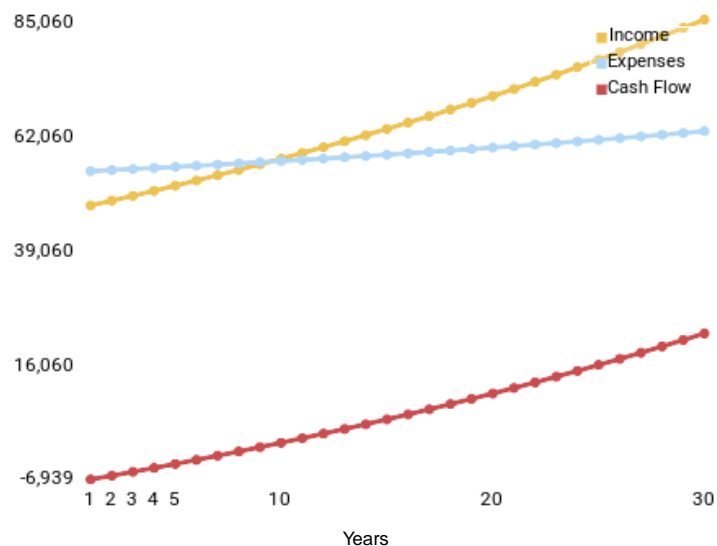
50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,950.00
x50% for Expenses:	\$1,975.00
Monthly Payment/Interest Payment:	\$3,742.93
Total Monthly Cash Flow using 50% Rule:	-\$1,767.93

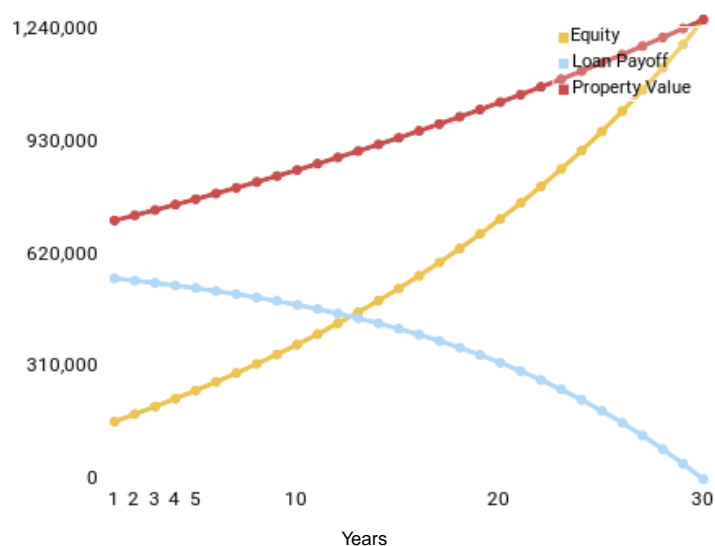
Analysis Over Time

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	\$48,348	\$49,315	\$52,333	\$57,780	\$63,794	\$70,434	\$85,859
Total Annual Expenses	\$55,287	\$55,495	\$56,142	\$57,311	\$58,601	\$60,026	\$63,335
Total Annual Cashflow	-\$6,939	-\$6,180	-\$3,809	\$469	\$5,193	\$10,408	\$22,524
Cash on Cash ROI	-4.18%	-3.72%	-2.29%	0.28%	3.13%	6.27%	13.57%
Property Value	\$712,980	\$727,240	\$771,752	\$852,077	\$940,762	\$1,038,677	\$1,266,142
Equity	\$159,395	\$179,679	\$245,032	\$371,539	\$525,888	\$717,169	\$1,266,142
Loan Balance	\$553,585	\$547,560	\$526,720	\$480,538	\$414,874	\$321,508	\$0
Total Profit if Sold	-\$67,002	-\$53,967	-\$5,782	\$108,321	\$272,349	\$497,690	\$1,198,343
Compound Annual Growth Rate	-40%	-18%	-1%	5%	7%	7%	7%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)

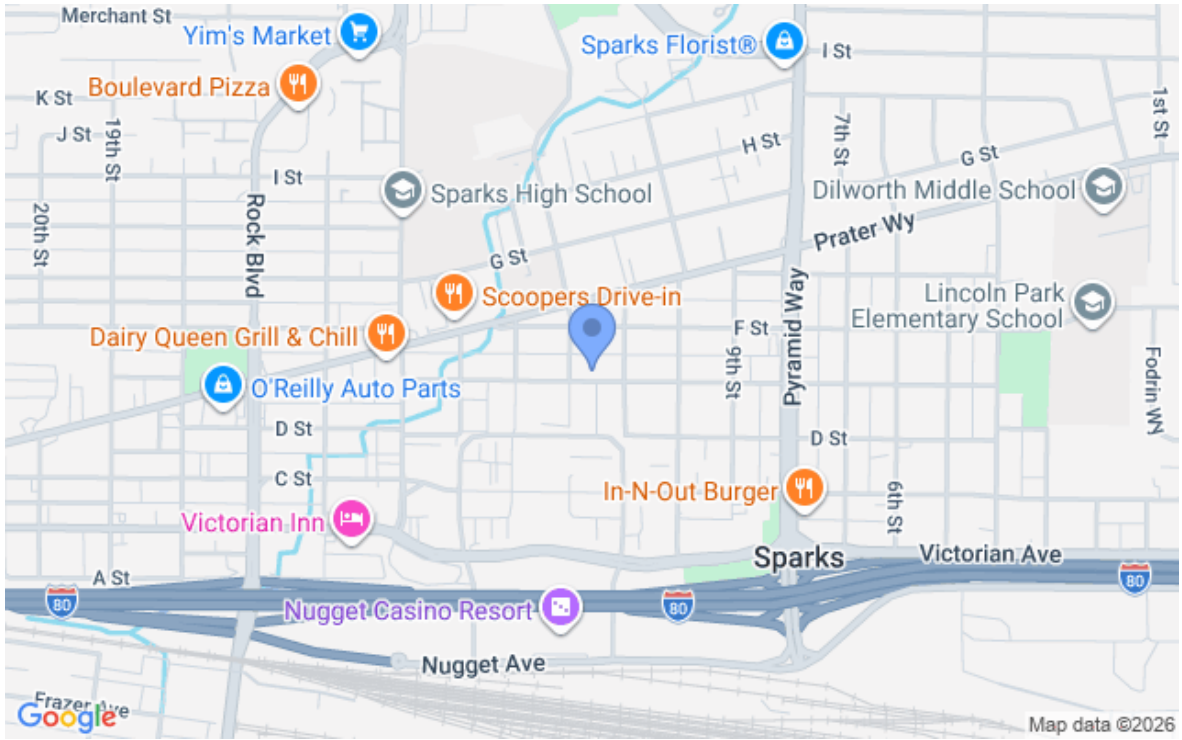


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House Size (sq. ft)
Year Built

2443.0
1987



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