



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,000.00	\$918.06	\$81.94	5.28%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$5,280.00	\$28,000.00	3.51%	5.28%

Property Information

Purchase Price:	\$100,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$103,000.00
After Repair Value	

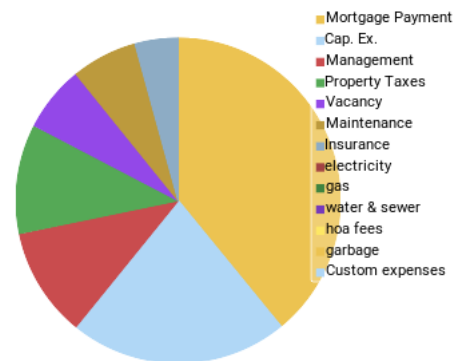
Down Payment:	\$25,000.00
Loan Amount:	\$75,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$358.06

Income



Rent	\$1,000.00
Total	\$1,000.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$60.00	Maintenance	\$60.00
Cap. Ex.	\$200.00	Management	\$100.00
Insurance	\$40.00	Property Taxes	\$100.00
Mortgage Payment	\$358.06		
Total	\$918.06		

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Financial Projections

Total Initial Equity:	-\$75,000.00		
Gross Rent Multiplier:	8.33		
Income-Expense Ratio (2% Rule):	0.97%		
Typical Cap Rate:	5.28%	Debt Coverage Ratio:	1.23
ARV based on Cap Rate:	\$100,000.00		

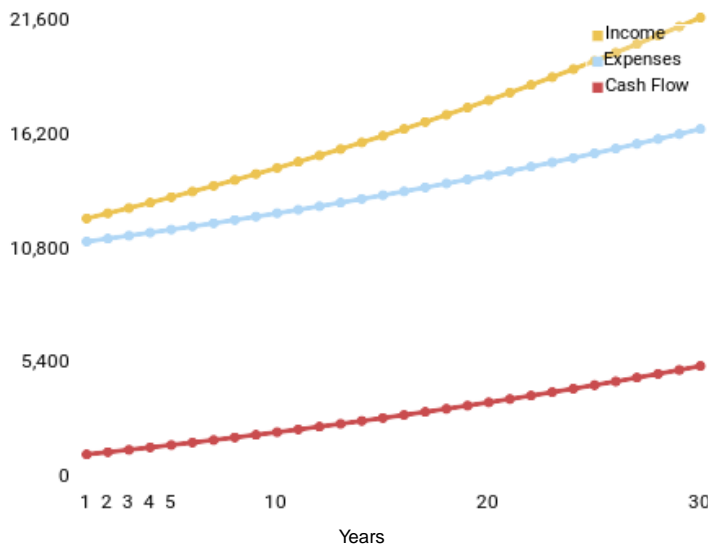
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,000.00
x50% for Expenses:	\$500.00
Monthly Payment/Interest Payment:	\$358.06
Total Monthly Cash Flow using 50% Rule:	\$141.94

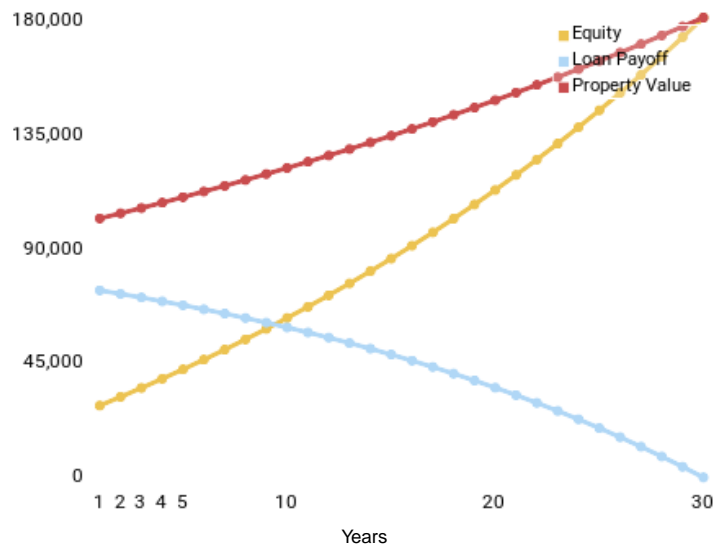
Analysis Over Time

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	\$12,240	\$12,485	\$13,249	\$14,628	\$16,150	\$17,831	\$21,736	
Total Annual Expenses	\$11,151	\$11,288	\$11,716	\$12,488	\$13,341	\$14,282	\$16,469	
Total Annual Cashflow	\$1,089	\$1,197	\$1,533	\$2,140	\$2,809	\$3,549	\$5,267	
Cash on Cash ROI	3.89%	4.27%	5.47%	7.64%	10.03%	12.68%	18.81%	
Property Value	\$102,000	\$104,040	\$110,408	\$121,899	\$134,587	\$148,595	\$181,136	
Equity	\$28,321	\$31,735	\$42,572	\$62,811	\$86,180	\$113,229	\$181,136	
Loan Balance	\$73,679	\$72,305	\$67,836	\$59,088	\$48,407	\$35,366	\$0	
Total Profit if Sold	\$1,410	\$6,021	\$21,116	\$50,815	\$86,864	\$130,150	\$242,717	
Compound Annual Growth Rate	5%	10%	12%	11%	10%	9%	8%	

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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