

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,200.00	\$1,272.76	-\$72.76	6.32%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,608.00	\$27,080.00	-3.22%	6.32%

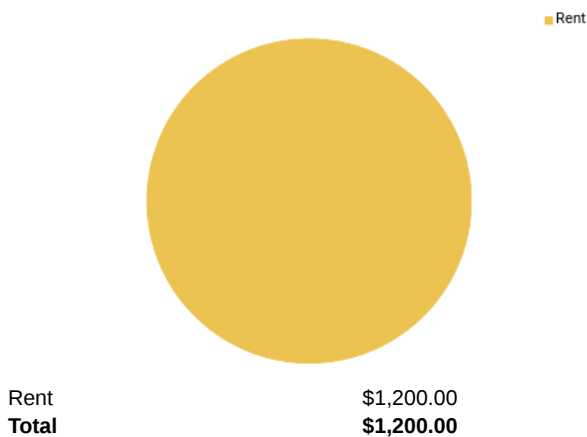
Property Information

Purchase Price:	\$120,400.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$123,400.00
After Repair Value	

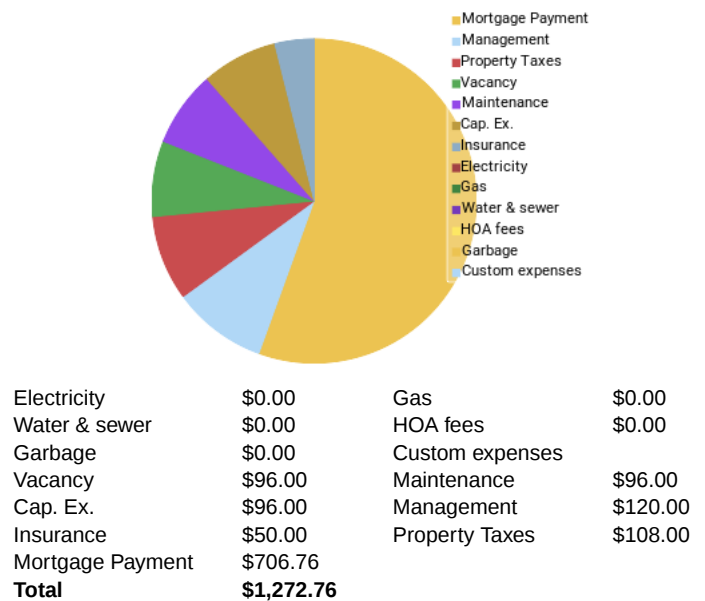
Down Payment:	\$24,080.00
Loan Amount:	\$96,320.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	8.000%
Monthly P&I:	\$706.76



Income



Expenses



Financial Projections

Total Initial Equity:	-\$96,320.00		
Gross Rent Multiplier:	8.36		
Income-Expense Ratio (2% Rule):	0.97%		
Typical Cap Rate:	6.32%	Debt Coverage Ratio:	0.90
ARV based on Cap Rate:	\$120,400.00		

50% Rule Cash Flow Estimates

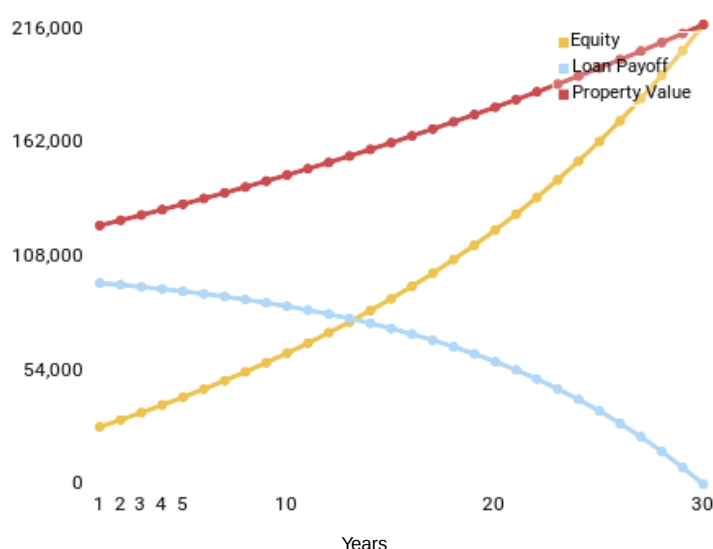
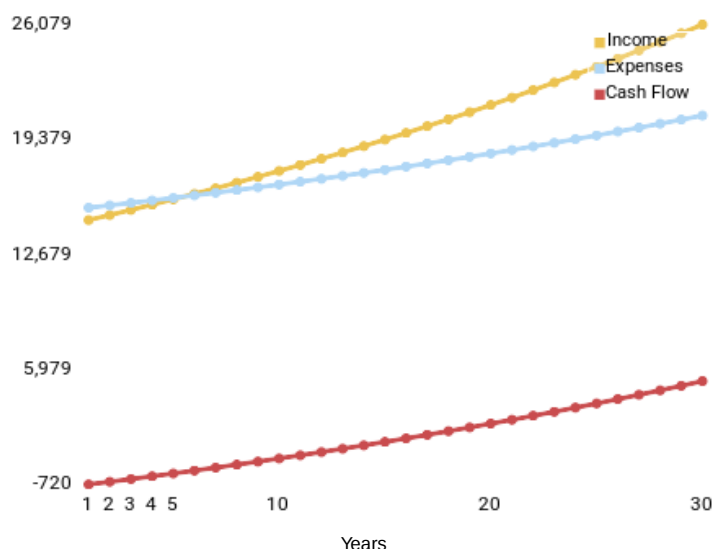
Total Monthly Income:	\$1,200.00
x50% for Expenses:	\$600.00
Monthly Payment/Interest Payment:	\$706.76
Total Monthly Cash Flow using 50% Rule:	-\$106.76

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	\$14,688	\$14,982	\$15,899	\$17,554	\$19,381	\$21,398	\$26,084
Total Annual Expenses	\$15,409	\$15,548	\$15,980	\$16,761	\$17,622	\$18,574	\$20,784
Total Annual Cashflow	-\$721	-\$566	-\$81	\$793	\$1,758	\$2,824	\$5,300
Cash on Cash ROI	-2.66%	-2.09%	-0.30%	2.93%	6.49%	10.43%	19.57%
Property Value	\$122,808	\$125,264	\$132,931	\$146,767	\$162,043	\$178,908	\$218,088
Equity	\$27,293	\$30,620	\$41,360	\$62,270	\$88,087	\$120,656	\$218,088
Loan Balance	\$95,515	\$94,644	\$91,571	\$84,496	\$73,956	\$58,252	\$0
Total Profit if Sold	-\$9,719	-\$7,141	\$2,289	\$24,343	\$55,836	\$99,086	\$235,032
Compound Annual Growth Rate	-36%	-14%	2%	7%	8%	8%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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