

4 - unit Cumberland, MD 21502

Monthly Income: \$2,000.00 NOI \$9,200.00	Monthly Expenses: \$1,564.95 Total Cash Needed \$30,591.00	Monthly Cash Flow: \$435.05 Cash on Cash ROI 17.07%	Pro Forma Cap Rate: 10.22% Purchase Cap Rate 11.17%			
Property Information						
Purchase Price: Purchase Closing Costs: Estimated Repair Costs: Total Cost of Project: After Repair Value	\$82,365.00 \$6,000.00 \$4,000.00 \$92,365.00 \$90,000.00					
Down Payment: Loan Amount: Loan Points: Loan Fees:	\$20,591.25 \$61,774.00 \$0.00					
Amortized Over:	30 years					
Loan Interest Rate: Monthly P&I:	5.000% \$331.62					
Income		Expenses				
Rent	Other	Vacancy Repairs CapEx Insurance Management				
		P&I Poperty Taxes Misc				
Rent \$2,000.00 Total \$2,000.00	Other \$0.00	CapEx \$20 Management \$20 Property Taxes \$18	00.00 (10%) Repairs \$200.00 (10%) 00.00 (10%) Insurance \$150.00 (8%) 00.00 (10%) P&I \$331.62 (17') 33.33 (9%) Misc \$100.00 (5%) 564.95 (78%) \$100.00 (5%)			

Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools. Furthermore, BiggerPockets is not responsible for any human or mechanical errors or omissions.

Financial Projections

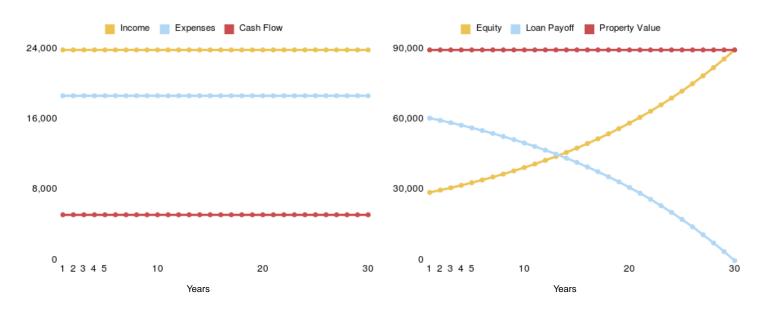
Total Initial Equity: Gross Rent Multiplier: Income-Expense Ratio (2% Rule): ARV based on Cap Rate:

50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,000.00
x50% for Expenses:	\$1,000.00
Monthly Payment/Interest Payment:	\$331.62
Total Monthly Cashflow using 50% Rule:	\$668.38

Analysis Over Time

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000
Total Annual Expenses	\$18,779	\$18,779	\$18,779	\$18,779	\$18,779	\$18,779	\$18,779
Total Annual Cashflow	\$5,221	\$5,221	\$5,221	\$5,221	\$5,221	\$5,221	\$5,221
Cash on Cash ROI	17.07%	17.07%	17.07%	17.07%	17.07%	17.07%	17.07%
Property Value	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Equity	\$29,137	\$30,095	\$33,274	\$39,752	\$48,065	\$58,735	\$90,000
Loan Balance	\$60,863	\$59,905	\$56,726	\$50,248	\$41,935	\$31,265	\$0
Total Profit if Sold	\$3,767	\$9,946	\$28,786	\$61,367	\$95,783	\$132,556	\$216,027
Annualized Total Return	12%	15%	14%	12%	10%	9%	7%
Income, Expenses and Cas	Loan Balance, Value and Equity (in \$)						



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