

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,350.00	\$798.35	\$551.65	8.72%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,086.00	\$33,000.00	20.06%	8.72%

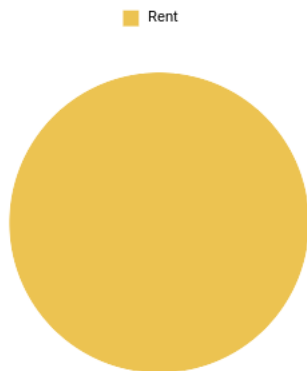
Property Information

Purchase Price:	\$150,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$153,000.00
After Repair Value	

Down Payment:	\$30,000.00
Loan Amount:	\$120,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$538.85

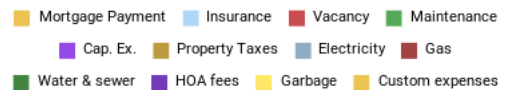


Income



Rent	\$1,350.00
Total	\$1,350.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$40.50	Maintenance	\$40.50
Cap. Ex.	\$40.50	Insurance	\$100.00
Property Taxes	\$38.00	Mortgage Payment	\$538.85
Total	\$798.35		

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Financial Projections

Total Initial Equity:	-\$120,000.00		
Gross Rent Multiplier:	9.26		
Income-Expense Ratio (2% Rule):	0.88%		
Typical Cap Rate:	8.72%	Debt Coverage Ratio:	2.02
ARV based on Cap Rate:	\$150,000.00		

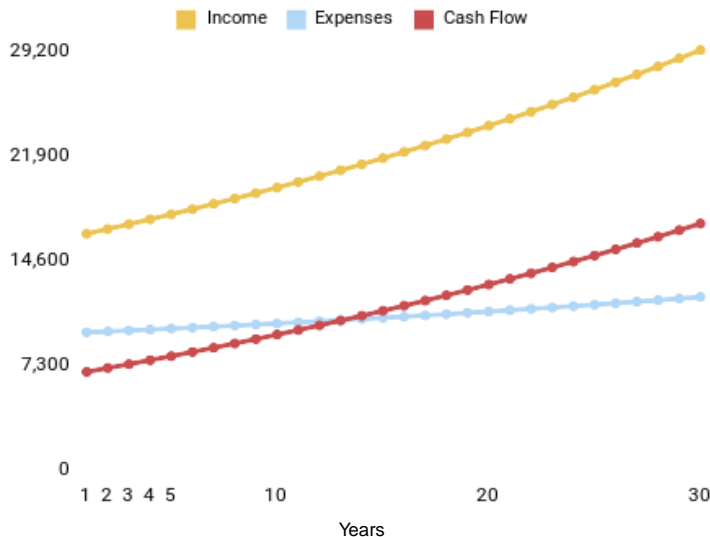
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,350.00
x50% for Expenses:	\$675.00
Monthly Payment/Interest Payment:	\$538.85
Total Monthly Cash Flow using 50% Rule:	\$136.15

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	\$16,524	\$16,854	\$17,886	\$19,748	\$21,803	\$24,072	\$29,344
Total Annual Expenses	\$9,643	\$9,706	\$9,904	\$10,262	\$10,657	\$11,093	\$12,107
Total Annual Cashflow	\$6,881	\$7,148	\$7,982	\$9,486	\$11,146	\$12,979	\$17,237
Cash on Cash ROI	20.85%	21.66%	24.19%	28.74%	33.78%	39.33%	52.23%
Property Value	\$153,000	\$156,060	\$165,612	\$182,849	\$201,880	\$222,892	\$271,704
Equity	\$35,303	\$40,748	\$57,976	\$89,937	\$126,504	\$168,400	\$271,704
Loan Balance	\$117,697	\$115,312	\$107,636	\$92,912	\$75,377	\$54,492	\$0
Total Profit if Sold	\$9,184	\$21,778	\$62,106	\$138,428	\$227,338	\$330,389	\$586,208
Annualized Total Return	28%	29%	24%	18%	15%	13%	10%

Income, Expenses and Cash Flow (in \$)

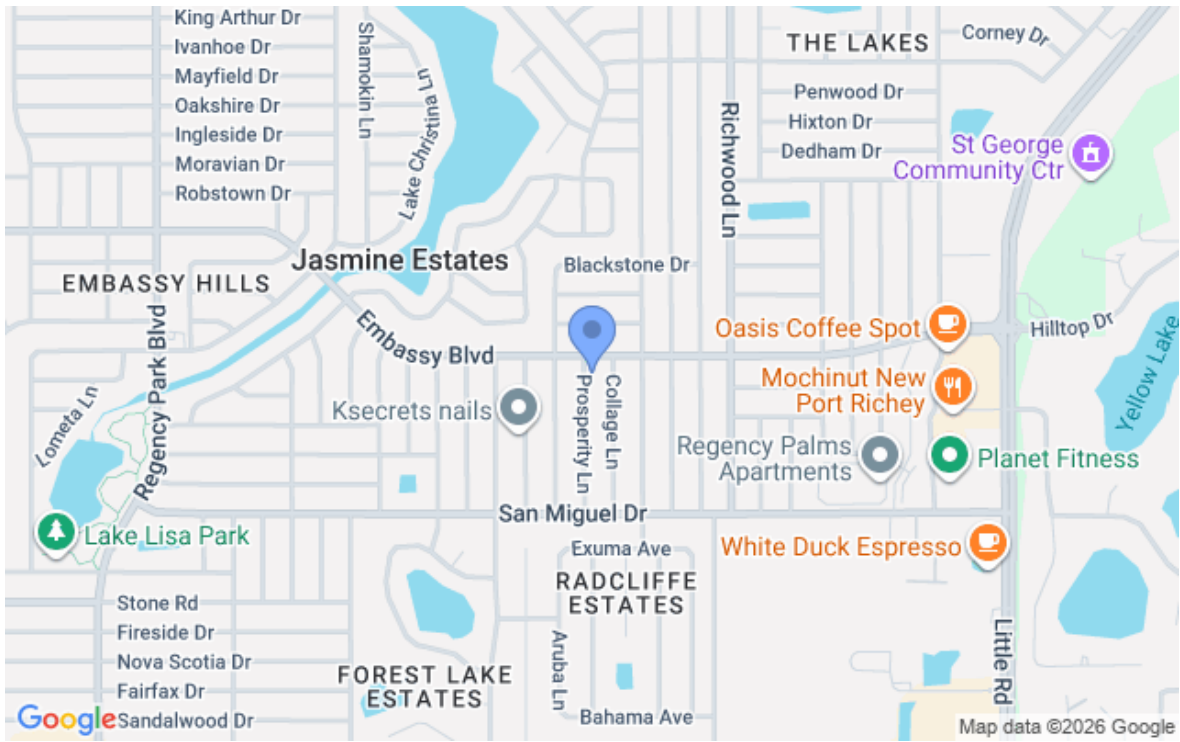


Loan Balance, Value and Equity (in \$)



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