

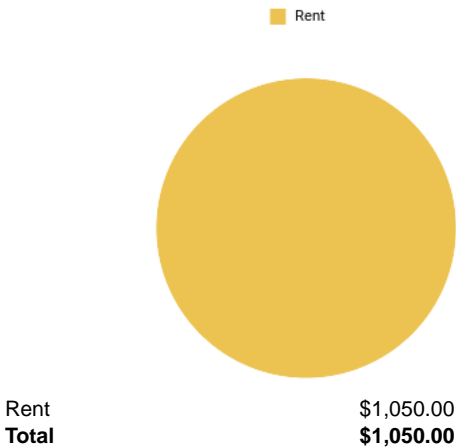
| | | | |
|------------------------|--------------------------|---------------------------|----------------------------|
| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
| \$1,050.00 | \$714.14 | \$335.86 | 7.55% |
| NOI | Total Cash Needed | Cash on Cash ROI | Purchase Cap Rate |
| \$9,810.00 | \$28,990.00 | 13.90% | 7.55% |

Property Information

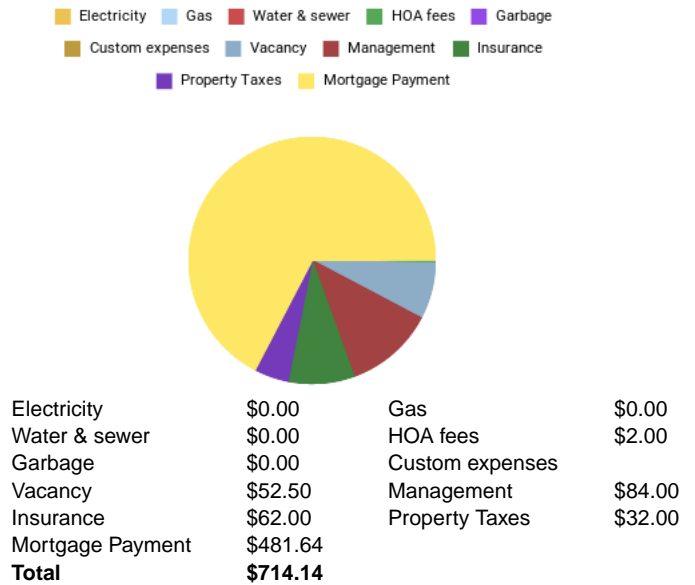
| | |
|-------------------------------|---------------------|
| Purchase Price: | \$130,000.00 |
| Purchase Closing Costs: | \$1,950.00 |
| Estimated Repair Costs: | \$0.00 |
| Total Cost of Project: | \$131,950.00 |
| After Repair Value | |

| | |
|-------------------------|-----------------|
| Down Payment: | \$26,000.00 |
| Loan Amount: | \$104,000.00 |
| Loan Points: | 1.0 |
| Loan Fees: | \$1,040.00 |
| Amortized Over: | 30 years |
| Loan Interest Rate: | 3.750% |
| Monthly P&I: | \$481.64 |

Income



Expenses



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Financial Projections

| | | | |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity: | -\$104,000.00 | | |
| Gross Rent Multiplier: | 10.32 | | |
| Income-Expense Ratio (2% Rule): | 0.80% | | |
| Typical Cap Rate: | 7.55% | Debt Coverage Ratio: | 1.70 |
| ARV based on Cap Rate: | \$130,000.00 | | |

50% Rule Cash Flow Estimates

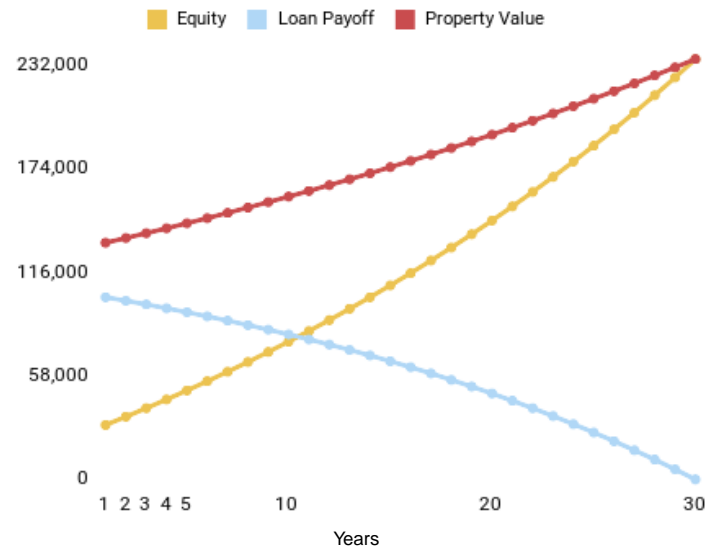
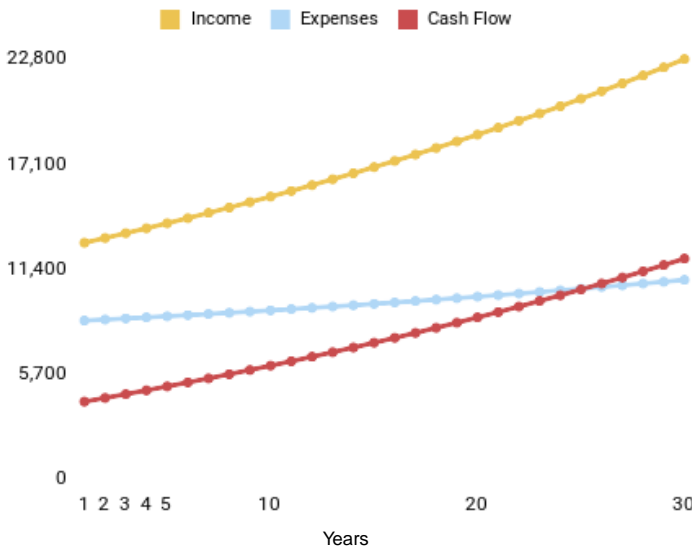
| | |
|--|----------------|
| Total Monthly Income: | \$1,050.00 |
| x50% for Expenses: | \$525.00 |
| Monthly Payment/Interest Payment: | \$481.64 |
| Total Monthly Cash Flow using 50% Rule: | \$43.36 |

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 | \$12,852 | \$13,109 | \$13,911 | \$15,359 | \$16,958 | \$18,723 | \$22,823 |
| Total Annual Expenses | \$8,625 | \$8,682 | \$8,860 | \$9,181 | \$9,535 | \$9,925 | \$10,833 |
| Total Annual Cashflow | \$4,227 | \$4,427 | \$5,051 | \$6,179 | \$7,423 | \$8,797 | \$11,990 |
| Cash on Cash ROI | 14.58% | 15.27% | 17.42% | 21.31% | 25.61% | 30.35% | 41.36% |
| Property Value | \$132,600 | \$135,252 | \$143,531 | \$158,469 | \$174,963 | \$193,173 | \$235,477 |
| Equity | \$30,512 | \$35,150 | \$49,850 | \$77,233 | \$108,733 | \$145,039 | \$235,477 |
| Loan Balance | \$102,088 | \$100,102 | \$93,680 | \$81,236 | \$66,230 | \$48,135 | \$0 |
| Total Profit if Sold | \$5,749 | \$14,813 | \$44,034 | \$100,011 | \$166,089 | \$243,579 | \$439,029 |
| Annualized Total Return | 20% | 23% | 20% | 16% | 14% | 12% | 10% |

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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Year Built

1914

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