

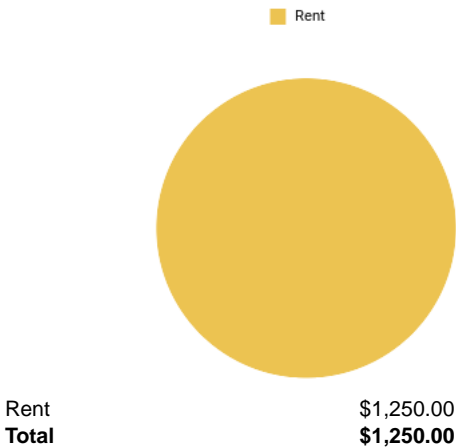
| | | | |
|------------------------|--------------------------|---------------------------|----------------------------|
| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
| \$1,250.00 | \$874.76 | \$375.24 | 7.35% |
| NOI | Total Cash Needed | Cash on Cash ROI | Purchase Cap Rate |
| \$11,394.00 | \$34,565.00 | 13.03% | 7.35% |

Property Information

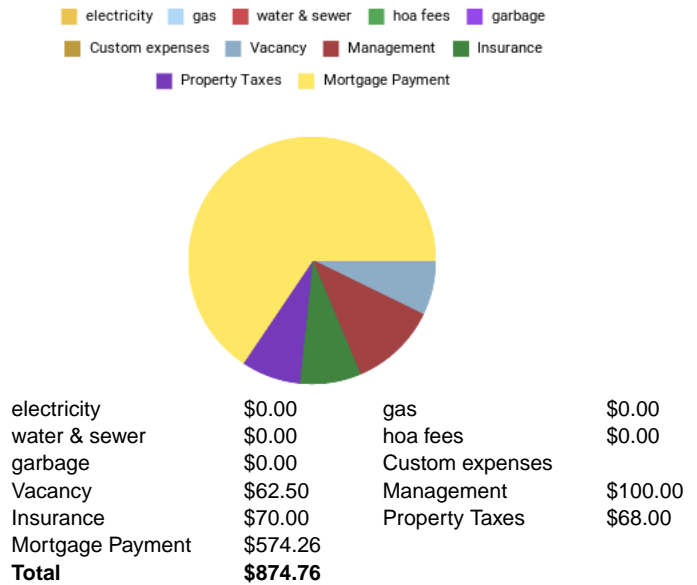
| | |
|-------------------------------|---------------------|
| Purchase Price: | \$155,000.00 |
| Purchase Closing Costs: | \$2,325.00 |
| Estimated Repair Costs: | \$0.00 |
| Total Cost of Project: | \$157,325.00 |
| After Repair Value | |

| | |
|-------------------------|-----------------|
| Down Payment: | \$31,000.00 |
| Loan Amount: | \$124,000.00 |
| Loan Points: | 1.0 |
| Loan Fees: | \$1,240.00 |
| Amortized Over: | 30 years |
| Loan Interest Rate: | 3.750% |
| Monthly P&I: | \$574.26 |

Income



Expenses



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Financial Projections

| | | | |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity: | -\$124,000.00 | | |
| Gross Rent Multiplier: | 10.33 | | |
| Income-Expense Ratio (2% Rule): | 0.79% | | |
| Typical Cap Rate: | 7.35% | Debt Coverage Ratio: | 1.65 |
| ARV based on Cap Rate: | \$155,000.00 | | |

50% Rule Cash Flow Estimates

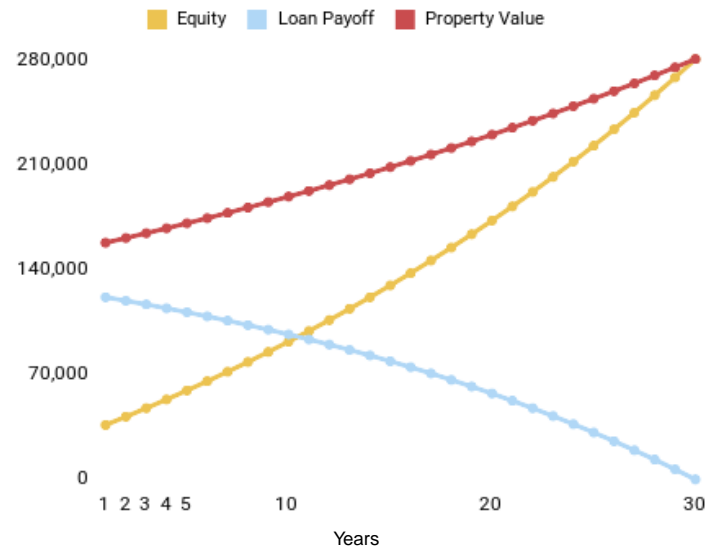
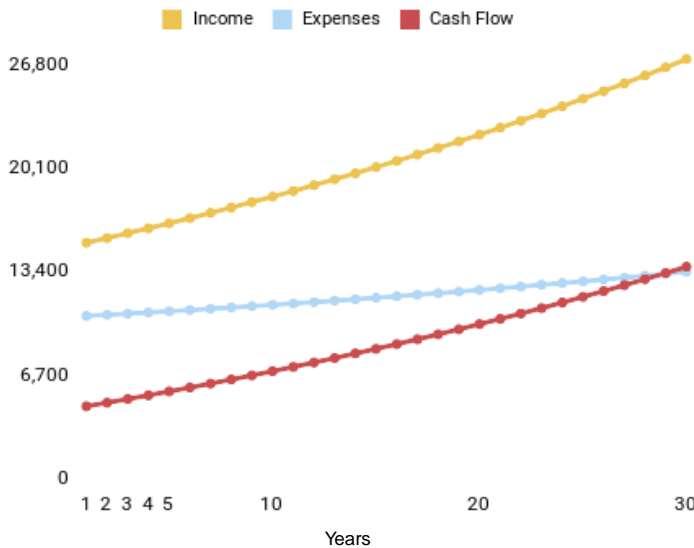
| | |
|--|----------------|
| Total Monthly Income: | \$1,250.00 |
| x50% for Expenses: | \$625.00 |
| Monthly Payment/Interest Payment: | \$574.26 |
| Total Monthly Cash Flow using 50% Rule: | \$50.74 |

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 | \$15,300 | \$15,606 | \$16,561 | \$18,285 | \$20,188 | \$22,289 | \$27,170 |
| Total Annual Expenses | \$10,569 | \$10,643 | \$10,872 | \$11,287 | \$11,744 | \$12,249 | \$13,423 |
| Total Annual Cashflow | \$4,731 | \$4,963 | \$5,689 | \$6,998 | \$8,444 | \$10,040 | \$13,747 |
| Cash on Cash ROI | 13.69% | 14.36% | 16.46% | 20.25% | 24.43% | 29.05% | 39.77% |
| Property Value | \$158,100 | \$161,262 | \$171,133 | \$188,944 | \$208,610 | \$230,322 | \$280,761 |
| Equity | \$36,380 | \$41,909 | \$59,437 | \$92,086 | \$129,643 | \$172,931 | \$280,761 |
| Loan Balance | \$121,720 | \$119,353 | \$111,696 | \$96,859 | \$78,967 | \$57,391 | \$0 |
| Total Profit if Sold | \$6,546 | \$17,038 | \$50,897 | \$115,865 | \$192,693 | \$282,924 | \$510,939 |
| Annualized Total Return | 19% | 22% | 20% | 16% | 13% | 12% | 10% |

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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Year Built

1962

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