

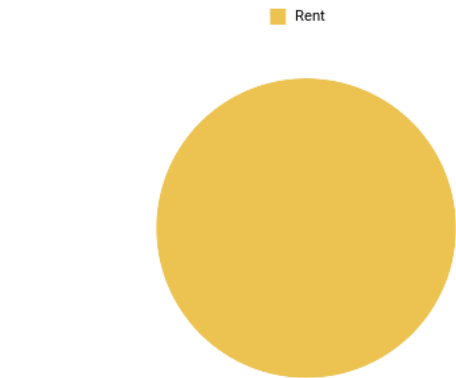
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,350.00	\$677.79	\$672.21	12.59%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$12,468.00	\$21,285.00	37.90%	12.59%

Property Information

Purchase Price:	\$99,000.00
Purchase Closing Costs:	\$1,485.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$100,485.00
After Repair Value	

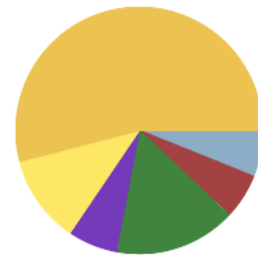
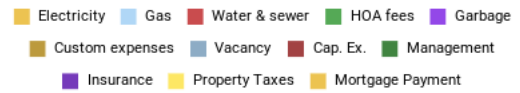
Down Payment:	\$19,800.00
Loan Amount:	\$79,200.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
Monthly P&I:	\$366.79

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	\$0.00
Vacancy	\$40.50	Cap. Ex.	\$40.50
Management	\$108.00	Insurance	\$44.00
Property Taxes	\$78.00	Mortgage Payment	\$366.79
Total	\$677.79		

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Financial Projections

Total Initial Equity:	-	\$79,200.00		
Gross Rent Multiplier:		6.11		
Income-Expense Ratio (2% Rule):		1.34%		
Typical Cap Rate:		12.59%	Debt Coverage Ratio:	2.83
ARV based on Cap Rate:		\$99,000.00		

50% Rule Cash Flow Estimates

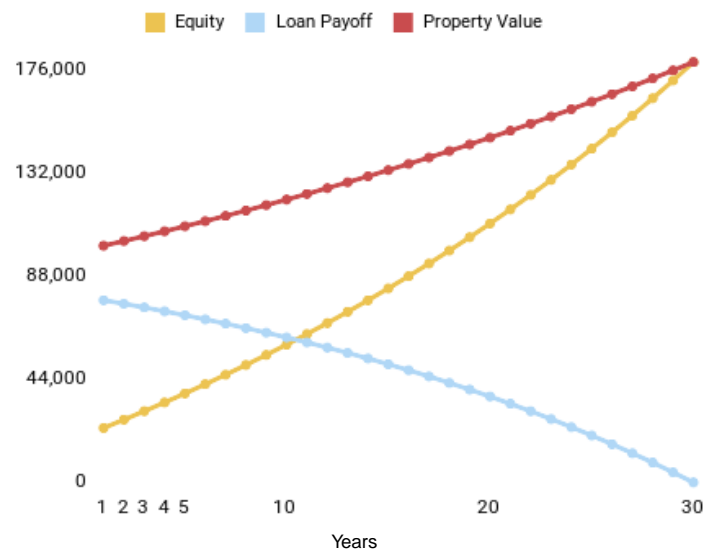
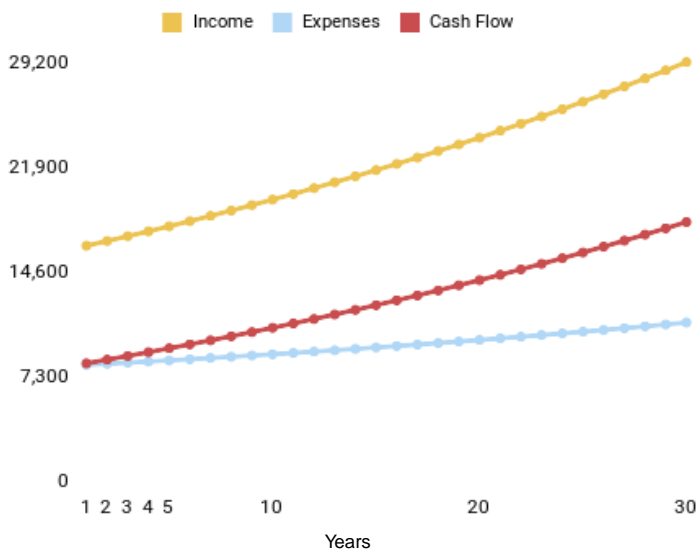
Total Monthly Income:	\$1,350.00
x50% for Expenses:	\$675.00
Monthly Payment/Interest Payment:	\$366.79
Total Monthly Cash Flow using 50% Rule:	\$308.21

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% 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	\$8,208	\$8,284	\$8,522	\$8,951	\$9,424	\$9,947	\$11,161
Total Annual Cashflow	\$8,316	\$8,570	\$9,364	\$10,797	\$12,379	\$14,125	\$18,183
Cash on Cash ROI	39.07%	40.26%	43.99%	50.73%	58.16%	66.36%	85.42%
Property Value	\$100,980	\$103,000	\$109,304	\$120,680	\$133,241	\$147,109	\$179,325
Equity	\$23,236	\$26,768	\$37,963	\$58,816	\$82,804	\$110,452	\$179,325
Loan Balance	\$77,744	\$76,232	\$71,341	\$61,865	\$50,437	\$36,656	\$0
Total Profit if Sold	\$10,267	\$22,369	\$60,852	\$132,768	\$215,424	\$310,137	\$541,915
Annualized Total Return	48%	43%	31%	22%	17%	15%	12%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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