

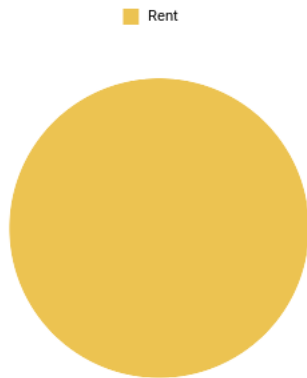
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,150.00	\$745.16	\$404.84	8.04%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,860.00	\$29,025.00	16.74%	8.04%

Property Information

Purchase Price:	\$135,000.00
Purchase Closing Costs:	\$2,025.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$137,025.00
After Repair Value	

Down Payment:	\$27,000.00
Loan Amount:	\$108,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
Monthly P&I:	\$500.16

Income



Rent	\$1,150.00
Total	\$1,150.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$34.50	Cap. Ex.	\$34.50
Management	\$92.00	Insurance	\$60.00
Property Taxes	\$24.00	Mortgage Payment	\$500.16
Total	\$745.16		

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Financial Projections

Total Initial Equity:	-\$108,000.00		
Gross Rent Multiplier:	9.78		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	8.04%	Debt Coverage Ratio:	1.81
ARV based on Cap Rate:	\$135,000.00		

50% Rule Cash Flow Estimates

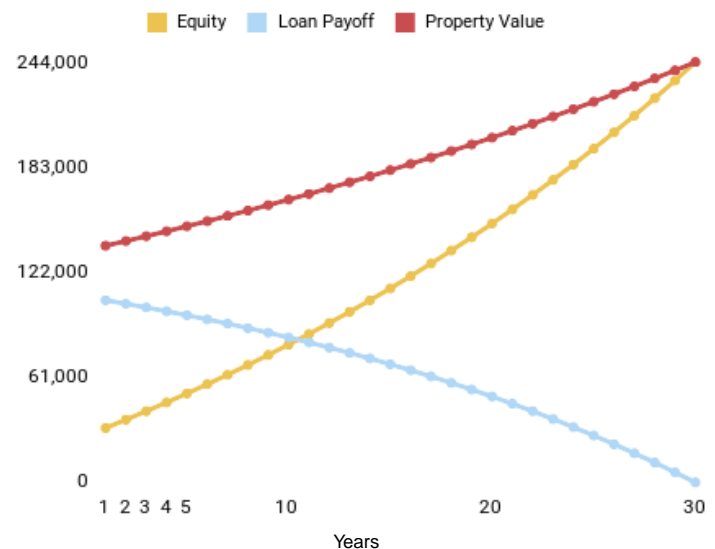
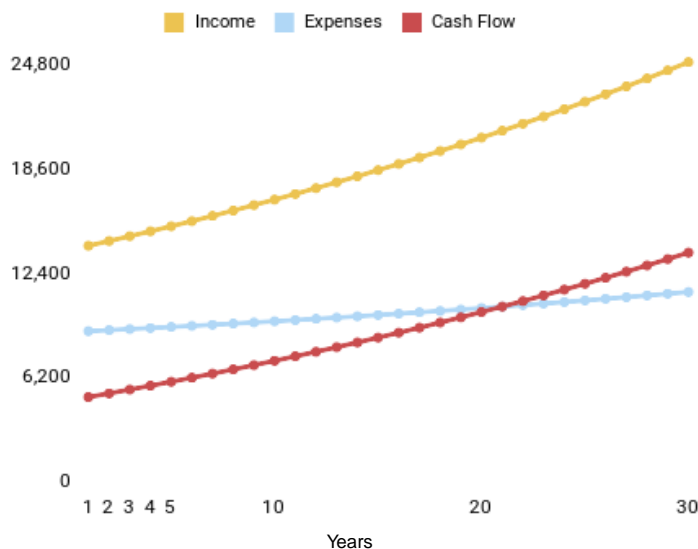
Total Monthly Income:	\$1,150.00
x50% for Expenses:	\$575.00
Monthly Payment/Interest Payment:	\$500.16
Total Monthly Cash Flow using 50% Rule:	\$74.84

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	\$14,076	\$14,358	\$15,236	\$16,822	\$18,573	\$20,506	\$24,997
Total Annual Expenses	\$9,001	\$9,061	\$9,248	\$9,586	\$9,959	\$10,371	\$11,327
Total Annual Cashflow	\$5,075	\$5,297	\$5,988	\$7,236	\$8,614	\$10,135	\$13,669
Cash on Cash ROI	17.49%	18.25%	20.63%	24.93%	29.68%	34.92%	47.10%
Property Value	\$137,700	\$140,454	\$149,051	\$164,564	\$181,692	\$200,603	\$244,534
Equity	\$31,686	\$36,502	\$51,767	\$80,204	\$112,915	\$150,617	\$244,534
Loan Balance	\$106,014	\$103,952	\$97,284	\$84,361	\$68,777	\$49,986	\$0
Total Profit if Sold	\$7,736	\$17,849	\$50,379	\$112,451	\$185,423	\$270,699	\$484,830
Annualized Total Return	27%	27%	22%	17%	14%	12%	10%

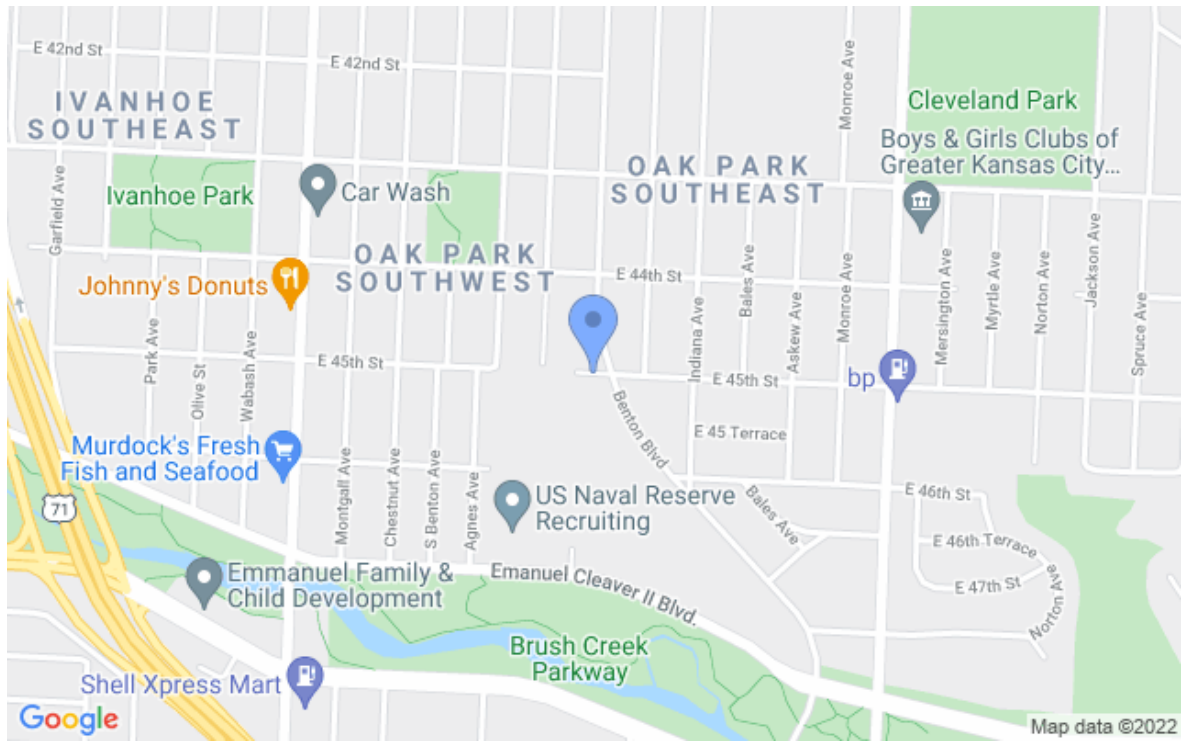
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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