

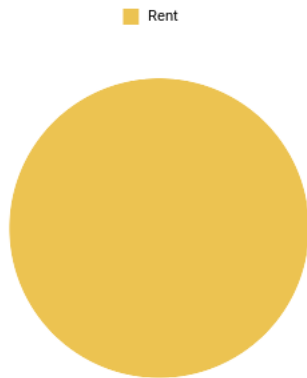
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,200.00	\$825.74	\$374.26	7.44%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$11,160.00	\$32,250.00	13.93%	7.44%

Property Information

Purchase Price:	\$150,000.00
Purchase Closing Costs:	\$2,250.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$152,250.00
After Repair Value	

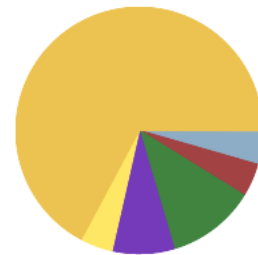
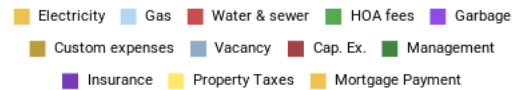
Down Payment:	\$30,000.00
Loan Amount:	\$120,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
Monthly P&I:	\$555.74

Income



Rent	\$1,200.00
Total	\$1,200.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$36.00	Cap. Ex.	\$36.00
Management	\$96.00	Insurance	\$67.00
Property Taxes	\$35.00	Mortgage Payment	\$555.74
Total	\$825.74		

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Financial Projections

Total Initial Equity:	-\$120,000.00		
Gross Rent Multiplier:	10.42		
Income-Expense Ratio (2% Rule):	0.79%		
Typical Cap Rate:	7.44%	Debt Coverage Ratio:	1.67
ARV based on Cap Rate:	\$150,000.00		

50% Rule Cash Flow Estimates

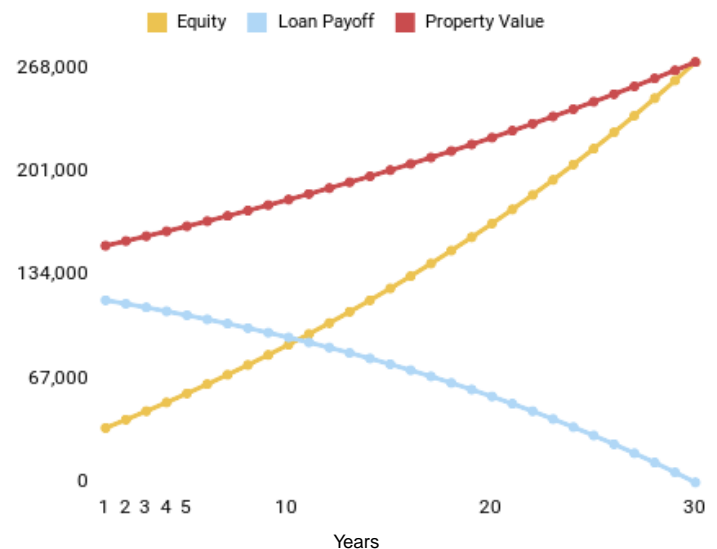
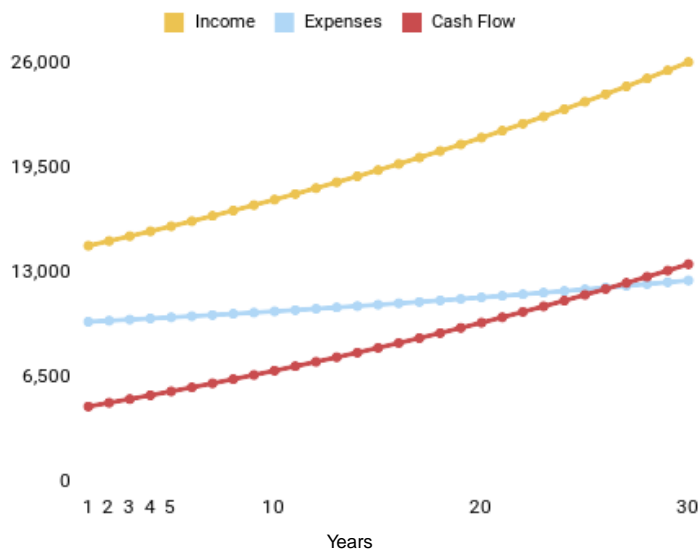
Total Monthly Income:	\$1,200.00
x50% for Expenses:	\$600.00
Monthly Payment/Interest Payment:	\$555.74
Total Monthly Cash Flow using 50% Rule:	\$44.26

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	\$14,688	\$14,982	\$15,899	\$17,554	\$19,381	\$21,398	\$26,084
Total Annual Expenses	\$9,974	\$10,040	\$10,246	\$10,618	\$11,029	\$11,483	\$12,538
Total Annual Cashflow	\$4,714	\$4,942	\$5,653	\$6,935	\$8,351	\$9,914	\$13,546
Cash on Cash ROI	14.62%	15.32%	17.53%	21.50%	25.89%	30.74%	42.00%
Property Value	\$153,000	\$156,060	\$165,612	\$182,849	\$201,880	\$222,892	\$271,704
Equity	\$35,207	\$40,557	\$57,519	\$89,115	\$125,461	\$167,352	\$271,704
Loan Balance	\$117,793	\$115,503	\$108,093	\$93,734	\$76,419	\$55,540	\$0
Total Profit if Sold	\$7,671	\$17,964	\$51,164	\$114,819	\$190,032	\$278,307	\$501,183
Annualized Total Return	24%	25%	21%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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