

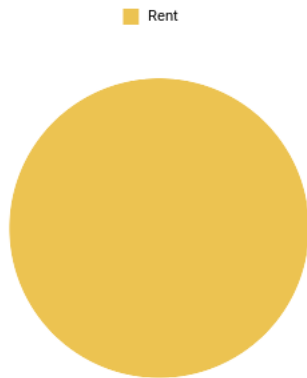
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,250.00	\$880.26	\$369.74	7.31%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$11,328.00	\$33,325.00	13.31%	7.31%

## Property Information

Purchase Price:	\$155,000.00
Purchase Closing Costs:	\$2,325.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$157,325.00</b>
After Repair Value	

Down Payment:	\$31,000.00
Loan Amount:	\$124,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
<b>Monthly P&amp;I:</b>	<b>\$574.26</b>

## Income



Rent	\$1,250.00
<b>Total</b>	<b>\$1,250.00</b>

## Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$37.50	Cap. Ex.	\$37.50
Management	\$100.00	Insurance	\$69.00
Property Taxes	\$62.00	Mortgage Payment	\$574.26
<b>Total</b>	<b>\$880.26</b>		

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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:	7.31%	Debt Coverage Ratio:	1.64
ARV based on Cap Rate:	\$155,000.00		

## 50% Rule Cash Flow Estimates

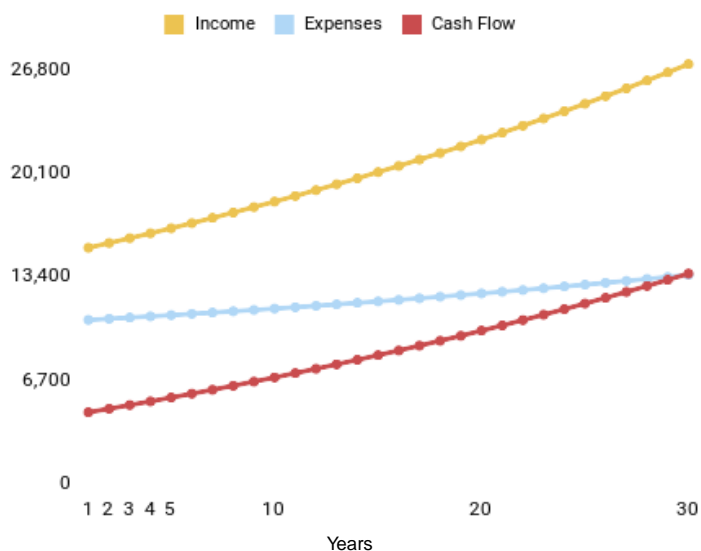
Total Monthly Income:	\$1,250.00
x50% for Expenses:	\$625.00
Monthly Payment/Interest Payment:	\$574.26
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$50.74</b>

## 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	\$10,637	\$10,712	\$10,945	\$11,367	\$11,833	\$12,348	\$13,542
Total Annual Cashflow	\$4,663	\$4,894	\$5,616	\$6,918	\$8,355	\$9,942	\$13,628
Cash on Cash ROI	13.99%	14.69%	16.85%	20.76%	25.07%	29.83%	40.89%
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	\$7,718	\$18,142	\$51,786	\$116,368	\$192,768	\$282,528	\$509,448
Annualized Total Return	23%	24%	21%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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