

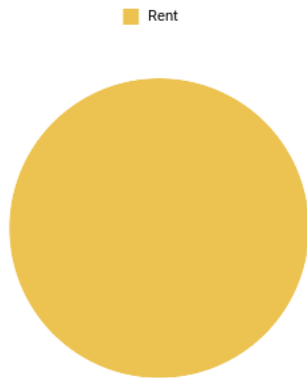
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,175.00	\$813.45	\$361.55	7.49%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,674.00	\$30,637.00	14.16%	7.49%

Property Information

Purchase Price:	\$142,500.00
Purchase Closing Costs:	\$2,137.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$144,637.00
After Repair Value	

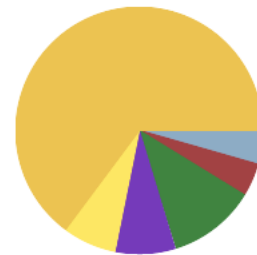
Down Payment:	\$28,500.00
Loan Amount:	\$114,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
Monthly P&I:	\$527.95

Income



Rent	\$1,175.00
Total	\$1,175.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$35.25	Cap. Ex.	\$35.25
Management	\$94.00	Insurance	\$64.00
Property Taxes	\$57.00	Mortgage Payment	\$527.95
Total	\$813.45		

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Financial Projections

Total Initial Equity:	-\$114,000.00		
Gross Rent Multiplier:	10.11		
Income-Expense Ratio (2% Rule):	0.81%		
Typical Cap Rate:	7.49%	Debt Coverage Ratio:	1.68
ARV based on Cap Rate:	\$142,500.00		

50% Rule Cash Flow Estimates

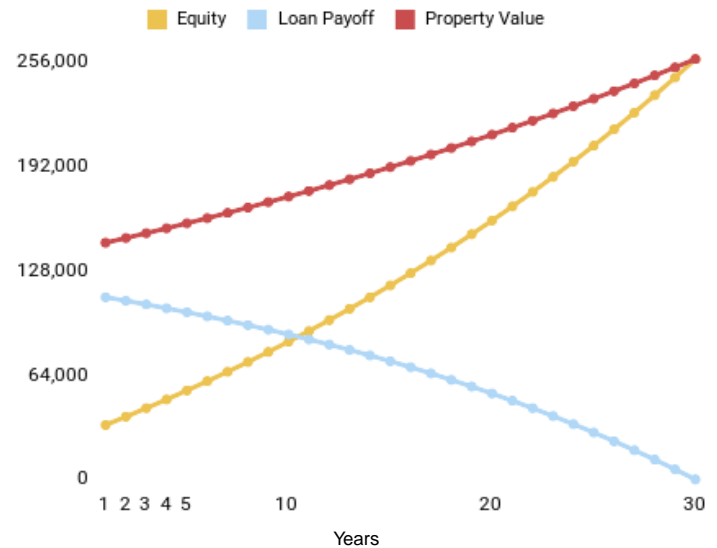
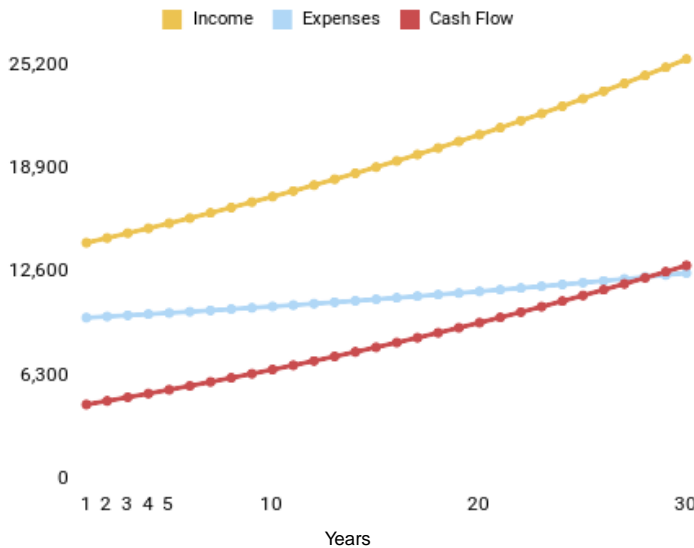
Total Monthly Income:	\$1,175.00
x50% for Expenses:	\$587.50
Monthly Payment/Interest Payment:	\$527.95
Total Monthly Cash Flow using 50% Rule:	\$59.55

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	\$14,382	\$14,670	\$15,568	\$17,188	\$18,977	\$20,952	\$25,540
Total Annual Expenses	\$9,830	\$9,900	\$10,118	\$10,512	\$10,946	\$11,426	\$12,541
Total Annual Cashflow	\$4,552	\$4,770	\$5,450	\$6,676	\$8,030	\$9,526	\$12,999
Cash on Cash ROI	14.86%	15.57%	17.79%	21.79%	26.21%	31.09%	42.43%
Property Value	\$145,350	\$148,257	\$157,332	\$173,707	\$191,786	\$211,748	\$258,119
Equity	\$33,446	\$38,529	\$54,643	\$84,659	\$119,188	\$158,985	\$258,119
Loan Balance	\$111,904	\$109,728	\$102,688	\$89,047	\$72,598	\$52,763	\$0
Total Profit if Sold	\$7,361	\$17,214	\$48,988	\$109,883	\$181,801	\$266,176	\$479,104
Annualized Total Return	24%	25%	21%	16%	14%	12%	10%

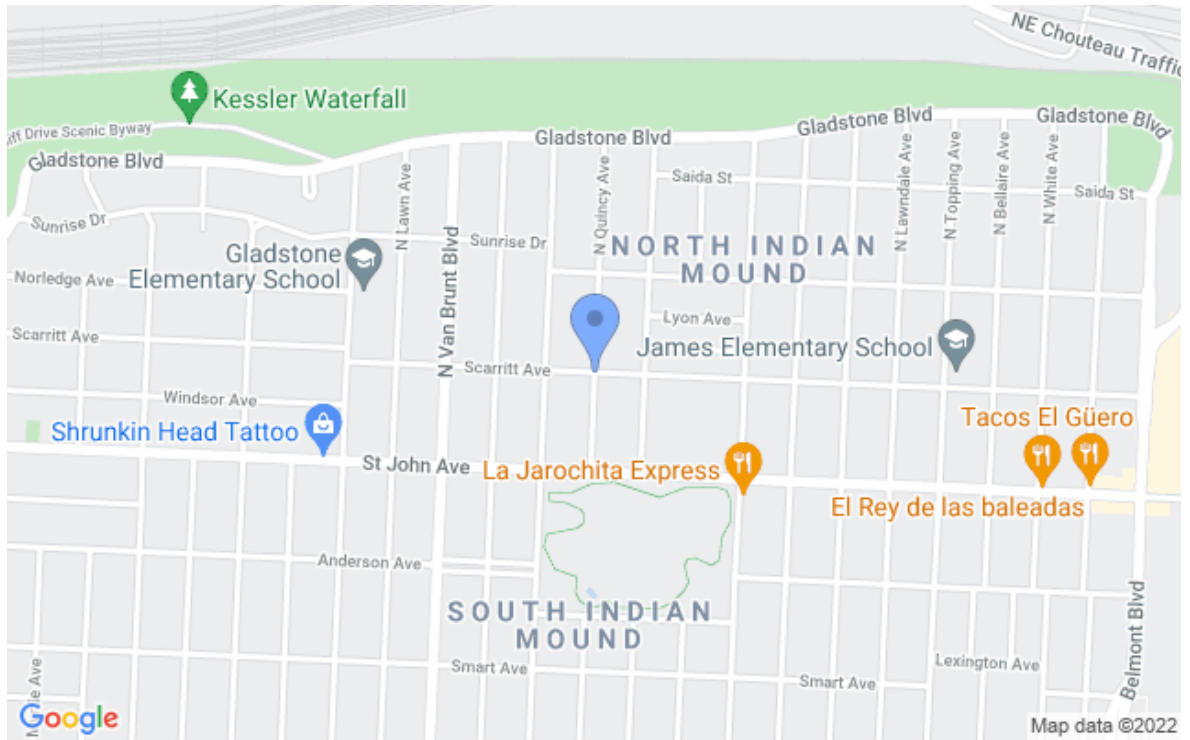
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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