

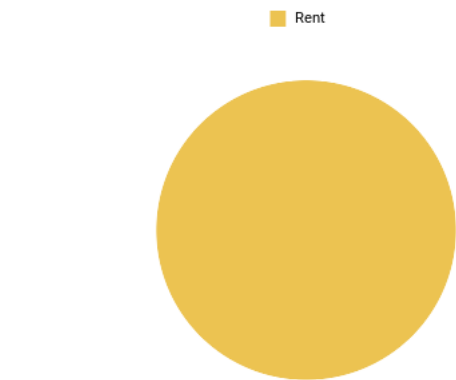
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,250.00	\$857.53	\$392.47	7.44%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$11,712.00	\$33,862.00	13.91%	7.44%

## Property Information

Purchase Price:	\$157,500.00
Purchase Closing Costs:	\$2,362.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$159,862.00</b>
After Repair Value	

Down Payment:	\$31,500.00
Loan Amount:	\$126,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
<b>Monthly P&amp;I:</b>	<b>\$583.53</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	\$70.00
Property Taxes	\$29.00	Mortgage Payment	\$583.53
<b>Total</b>	<b>\$857.53</b>		

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## Financial Projections

Total Initial Equity:	-\$126,000.00		
Gross Rent Multiplier:	10.50		
Income-Expense Ratio (2% Rule):	0.78%		
Typical Cap Rate:	7.44%	Debt Coverage Ratio:	1.67
ARV based on Cap Rate:	\$157,500.00		

## 50% Rule Cash Flow Estimates

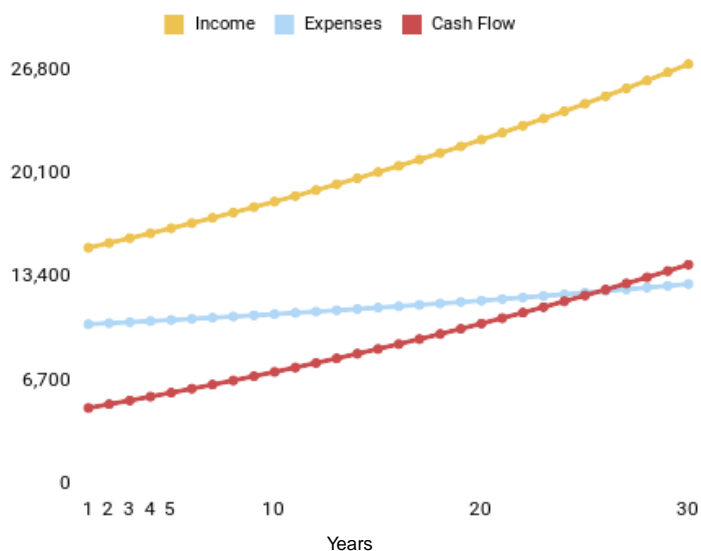
Total Monthly Income:	\$1,250.00
x50% for Expenses:	\$625.00
Monthly Payment/Interest Payment:	\$583.53
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$41.47</b>

## Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	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	\$10,356	\$10,423	\$10,633	\$11,010	\$11,428	\$11,888	\$12,958
Total Annual Cashflow	\$4,944	\$5,183	\$5,929	\$7,275	\$8,761	\$10,401	\$14,212
Cash on Cash ROI	14.60%	15.31%	17.51%	21.48%	25.87%	30.72%	41.97%
Property Value	\$160,650	\$163,863	\$173,893	\$191,992	\$211,974	\$234,037	\$285,289
Equity	\$36,967	\$42,585	\$60,395	\$93,571	\$131,734	\$175,720	\$285,289
Loan Balance	\$123,683	\$121,278	\$113,497	\$98,421	\$80,240	\$58,317	\$0
Total Profit if Sold	\$8,049	\$18,850	\$53,690	\$120,494	\$199,429	\$292,074	\$525,994
Annualized Total Return	24%	25%	21%	16%	14%	12%	10%

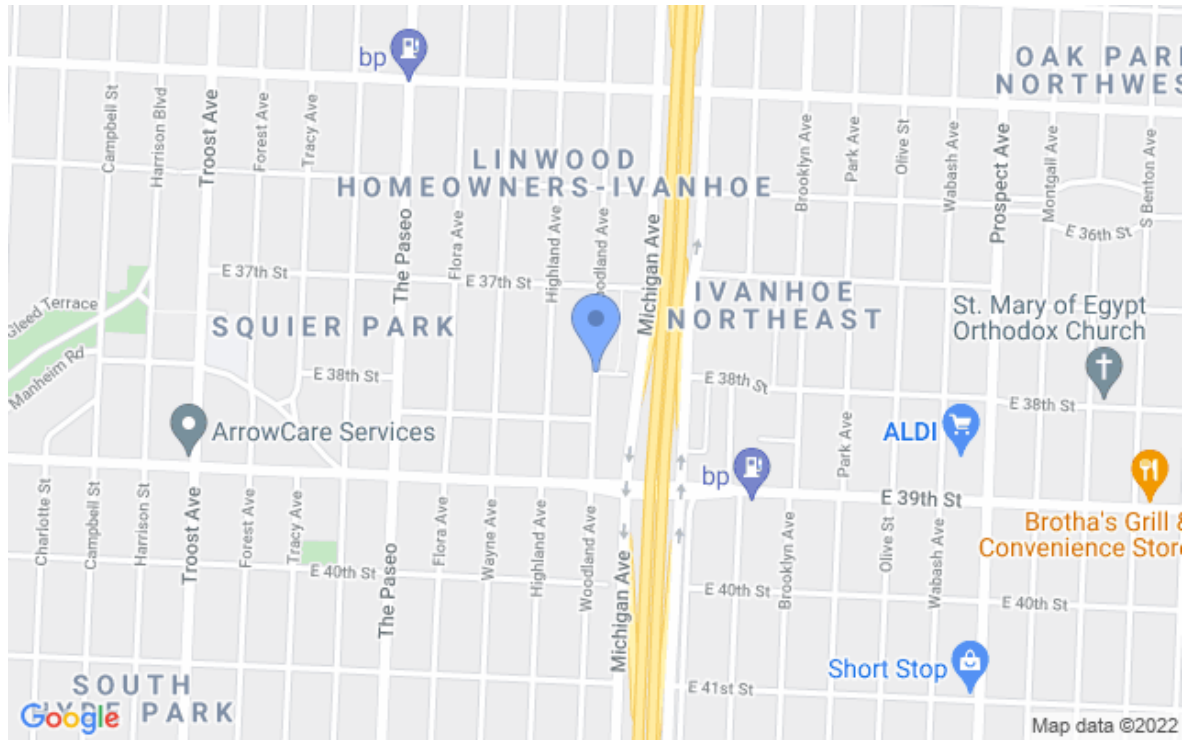
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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