

|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$2,095.00             | \$1,614.80               | \$480.20                  | 7.47%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$18,594.60            | \$53,535.00              | 10.76%                    | 7.47%                      |

## Property Information

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$249,000.00        |
| Purchase Closing Costs:       | \$3,735.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$252,735.00</b> |
| After Repair Value            |                     |

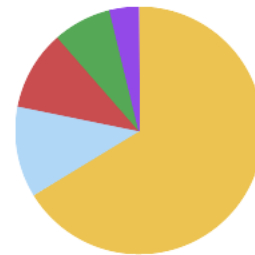
|                         |                   |
|-------------------------|-------------------|
| Down Payment:           | \$49,800.00       |
| Loan Amount:            | \$199,200.00      |
| Loan Points:            | -                 |
| Loan Fees:              | \$0.00            |
| Amortized Over:         | 30 years          |
| Loan Interest Rate:     | 5.000%            |
| <b>Monthly P&amp;I:</b> | <b>\$1,069.35</b> |

## Income



|              |                   |
|--------------|-------------------|
| Rent         | \$2,095.00        |
| <b>Total</b> | <b>\$2,095.00</b> |

## Expenses



|                  |                   |                 |          |
|------------------|-------------------|-----------------|----------|
| Electricity      | \$0.00            | Gas             | \$0.00   |
| Water & sewer    | \$0.00            | HOA fees        | \$0.00   |
| Garbage          | \$0.00            | Custom expenses |          |
| Vacancy          | \$62.85           | Management      | \$167.60 |
| Insurance        | \$192.00          | Property Taxes  | \$123.00 |
| Mortgage Payment | \$1,069.35        |                 |          |
| <b>Total</b>     | <b>\$1,614.80</b> |                 |          |

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## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$199,200.00 |                      |      |
| Gross Rent Multiplier:          | 9.90          |                      |      |
| Income-Expense Ratio (2% Rule): | 0.83%         |                      |      |
| Typical Cap Rate:               | 7.47%         | Debt Coverage Ratio: | 1.45 |
| ARV based on Cap Rate:          | \$249,000.00  |                      |      |

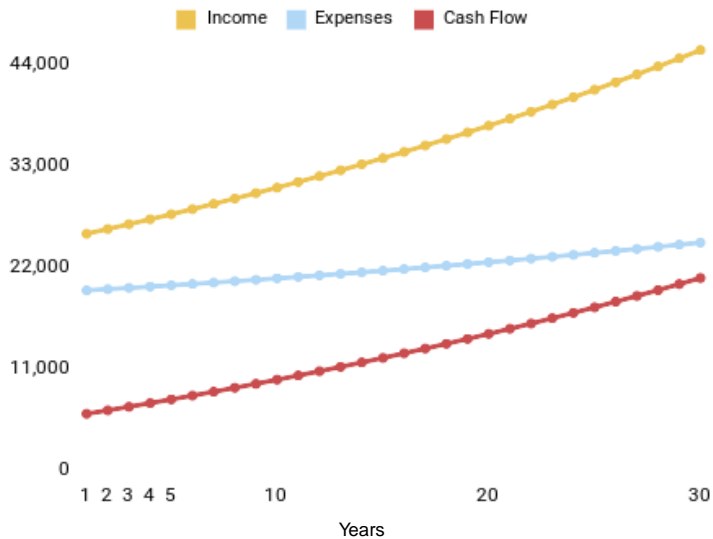
## 50% Rule Cash Flow Estimates

|  |                 |
|--|-----------------|
| Total Monthly Income:                          | \$2,095.00      |
| x50% for Expenses:                             | \$1,047.50      |
| Monthly Payment/Interest Payment:              | \$1,069.35      |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>-\$21.85</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       | \$25,643  | \$26,156  | \$27,757  | \$30,646  | \$33,835       | \$37,357  | \$45,538  |
| Total Annual Expenses     | \$19,508  | \$19,642  | \$20,059  | \$20,811  | \$21,641       | \$22,558  | \$24,688  |
| Total Annual Cashflow     | \$6,134   | \$6,514   | \$7,698   | \$9,835   | \$12,194       | \$14,798  | \$20,849  |
| Cash on Cash ROI          | 11.46%    | 12.17%    | 14.38%    | 18.37%    | 22.78%         | 27.64%    | 38.95%    |
| Property Value            | \$253,980 | \$259,060 | \$274,916 | \$303,530 | \$335,121      | \$370,001 | \$451,029 |
| Equity                    | \$57,719  | \$65,888  | \$91,993  | \$141,496 | \$199,896      | \$269,181 | \$451,029 |
| Loan Balance              | \$196,261 | \$193,172 | \$182,923 | \$162,033 | \$135,225      | \$100,820 | \$0       |
| Total Profit if Sold      | \$10,318  | \$25,001  | \$73,000  | \$167,317 | \$281,874      | \$419,838 | \$781,963 |
| Annualized Total Return   | 19%       | 21%       | 19%       | 15%       | 13%            | 12%       | 10%       |

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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**Year Built**

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