

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,195.00	\$901.39	\$293.61	6.86%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,627.20	\$33,325.00	10.57%	6.86%

Property Information

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

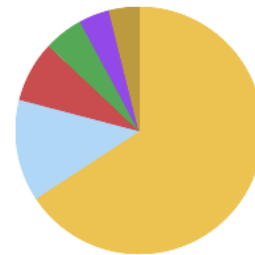
Down Payment:	\$31,000.00
Loan Amount:	\$124,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$591.99

Income



Rent	\$1,195.00
Total	\$1,195.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$35.85	Cap. Ex.	\$35.85
Management	\$71.70	Insurance	\$120.00
Property Taxes	\$46.00	Mortgage Payment	\$591.99
Total	\$901.39		

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Financial Projections

Total Initial Equity:	-\$124,000.00		
Gross Rent Multiplier:	10.81		
Income-Expense Ratio (2% Rule):	0.76%		
Typical Cap Rate:	6.86%	Debt Coverage Ratio:	1.50
ARV based on Cap Rate:	\$155,000.00		

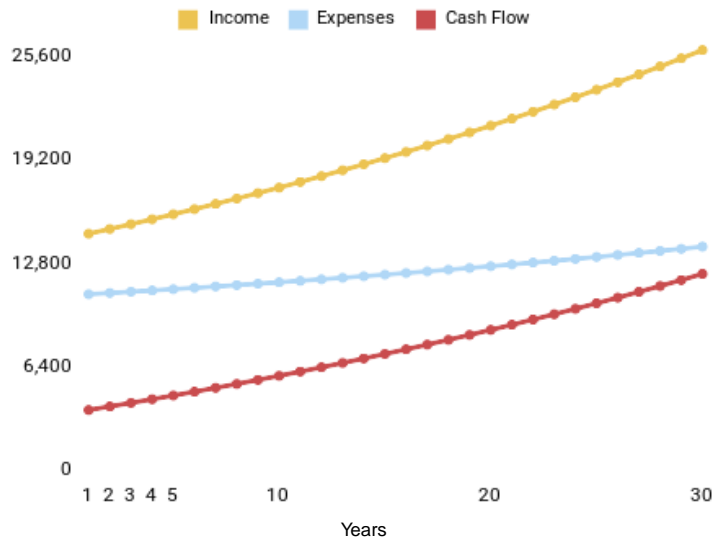
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,195.00
x50% for Expenses:	\$597.50
Monthly Payment/Interest Payment:	\$591.99
Total Monthly Cash Flow using 50% Rule:	\$5.51

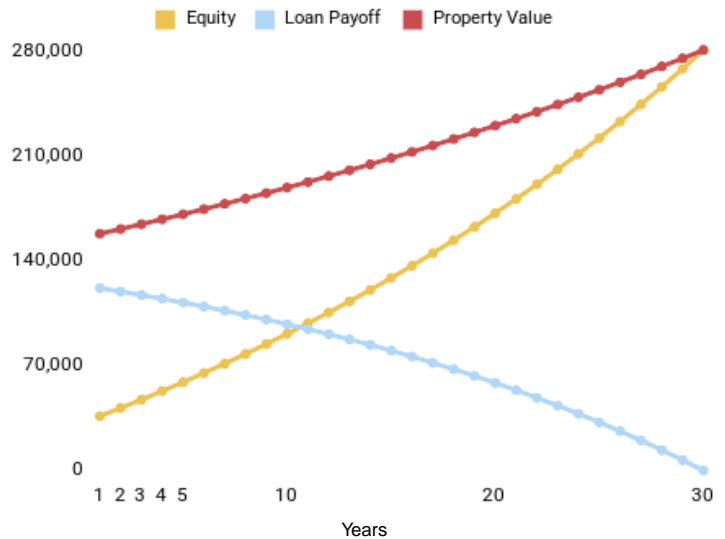
Analysis Over Time

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	\$14,627	\$14,919	\$15,833	\$17,480	\$19,300	\$21,308	\$25,975
Total Annual Expenses	\$10,891	\$10,967	\$11,203	\$11,630	\$12,101	\$12,621	\$13,829
Total Annual Cashflow	\$3,736	\$3,953	\$4,629	\$5,851	\$7,199	\$8,688	\$12,146
Cash on Cash ROI	11.21%	11.86%	13.89%	17.56%	21.60%	26.07%	36.45%
Property Value	\$158,100	\$161,262	\$171,133	\$188,944	\$208,610	\$230,322	\$280,761
Equity	\$36,284	\$41,718	\$58,978	\$91,252	\$128,577	\$171,850	\$280,761
Loan Balance	\$121,816	\$119,544	\$112,155	\$97,692	\$80,033	\$58,471	\$0
Total Profit if Sold	\$6,694	\$16,082	\$46,543	\$105,580	\$176,149	\$259,824	\$474,065
Annualized Total Return	20%	22%	19%	15%	13%	11%	10%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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