

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,995.00	\$1,562.62	\$432.38	8.01%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$18,426.60	\$49,450.00	10.49%	8.01%

## Property Information

Purchase Price:	\$230,000.00
Purchase Closing Costs:	\$3,450.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$233,450.00</b>
After Repair Value	

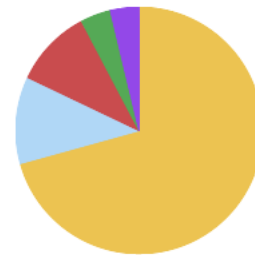
Down Payment:	\$46,000.00
Loan Amount:	\$184,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.000%
<b>Monthly P&amp;I:</b>	<b>\$1,103.17</b>

## Income



Rent	\$1,995.00
<b>Total</b>	<b>\$1,995.00</b>

## Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$59.85	Management	\$159.60
Insurance	\$178.00	Property Taxes	\$62.00
Mortgage Payment	\$1,103.17		
<b>Total</b>	<b>\$1,562.62</b>		

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## Financial Projections

Total Initial Equity:	-\$184,000.00		
Gross Rent Multiplier:	9.61		
Income-Expense Ratio (2% Rule):	0.85%		
Typical Cap Rate:	8.01%	Debt Coverage Ratio:	1.39
ARV based on Cap Rate:	\$230,000.00		

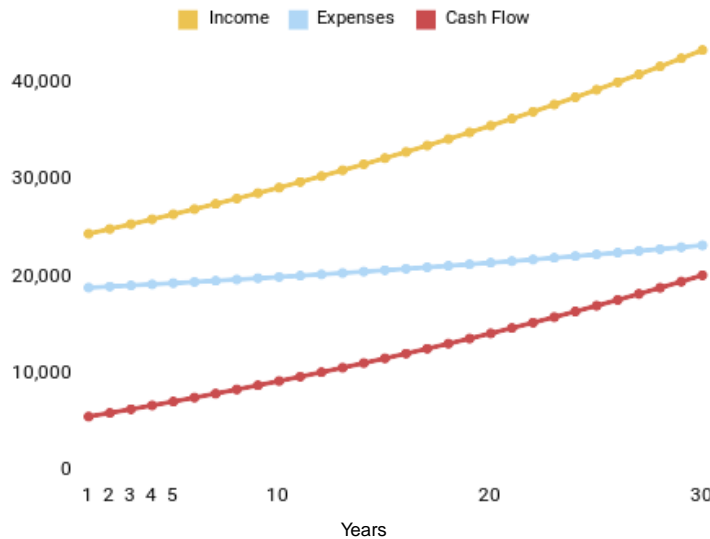
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,995.00
x50% for Expenses:	\$997.50
Monthly Payment/Interest Payment:	\$1,103.17
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$105.67</b>

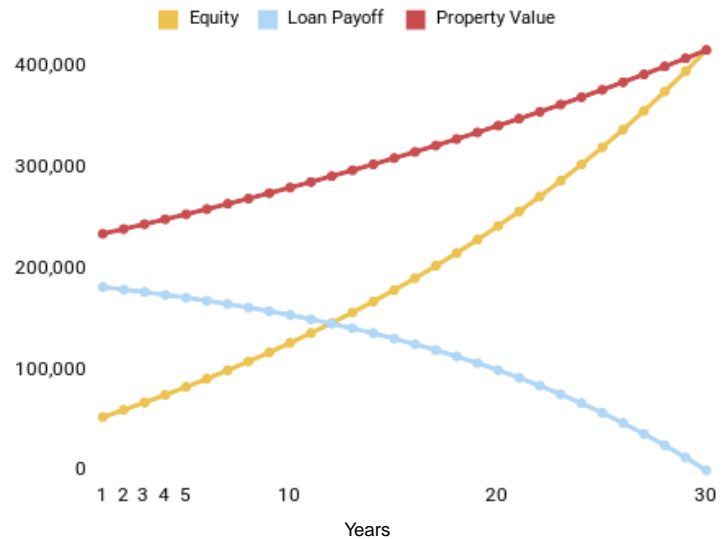
## Analysis Over Time

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	\$24,419	\$24,907	\$26,432	\$29,183	\$32,220	\$35,574	\$43,364
Total Annual Expenses	\$18,862	\$18,974	\$19,325	\$19,959	\$20,658	\$21,431	\$23,225
Total Annual Cashflow	\$5,557	\$5,933	\$7,106	\$9,224	\$11,562	\$14,143	\$20,139
Cash on Cash ROI	11.24%	12.00%	14.37%	18.65%	23.38%	28.60%	40.73%
Property Value	\$234,600	\$239,292	\$253,939	\$280,369	\$309,550	\$341,768	\$416,613
Equity	\$52,860	\$59,950	\$82,719	\$126,387	\$178,820	\$242,401	\$416,613
Loan Balance	\$181,740	\$179,342	\$171,220	\$153,982	\$130,730	\$99,367	\$0
Total Profit if Sold	\$8,967	\$21,990	\$64,889	\$150,358	\$255,831	\$384,862	\$732,503
Annualized Total Return	18%	20%	18%	15%	13%	11%	10%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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Year Built

1922

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