

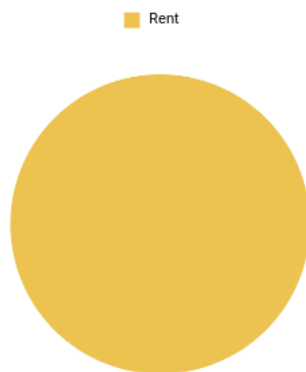
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,795.00	\$1,357.64	\$437.36	9.26%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$16,904.40	\$39,238.00	13.38%	9.26%

## Property Information

Purchase Price:	\$182,500.00
Purchase Closing Costs:	\$2,738.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$185,238.00</b>
After Repair Value	

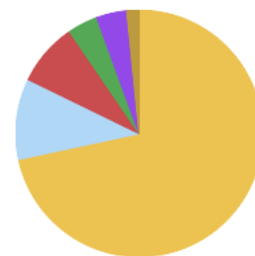
Down Payment:	\$36,500.00
Loan Amount:	\$146,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
<b>Monthly P&amp;I:</b>	<b>\$971.34</b>

## Income



Rent	\$1,795.00
<b>Total</b>	<b>\$1,795.00</b>

## Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$53.85	Cap. Ex.	\$53.85
Management	\$143.60	Insurance	\$112.00
Property Taxes	\$23.00	Mortgage Payment	\$971.34
<b>Total</b>	<b>\$1,357.64</b>		

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## Financial Projections

Total Initial Equity:	-\$146,000.00		
Gross Rent Multiplier:	8.47		
Income-Expense Ratio (2% Rule):	0.97%		
Typical Cap Rate:	9.26%	Debt Coverage Ratio:	1.45
ARV based on Cap Rate:	\$182,500.00		

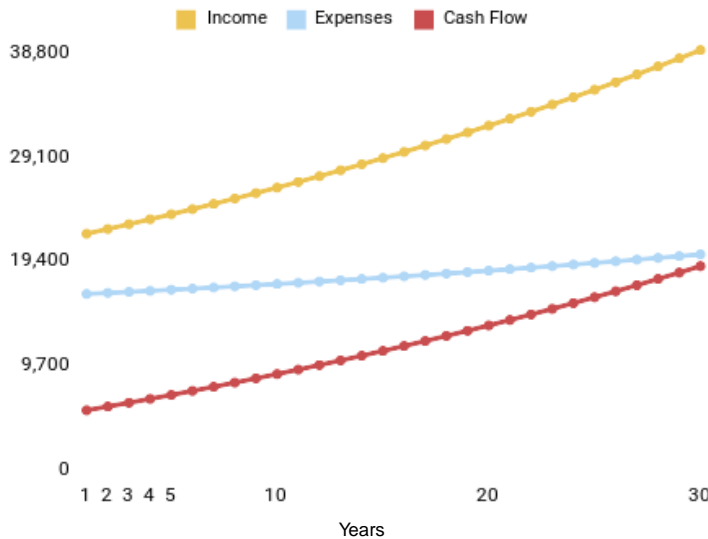
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,795.00
x50% for Expenses:	\$897.50
Monthly Payment/Interest Payment:	\$971.34
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$73.84</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	\$21,971	\$22,410	\$23,782	\$26,257	\$28,990	\$32,007	\$39,017
Total Annual Expenses	\$16,384	\$16,479	\$16,774	\$17,307	\$17,895	\$18,544	\$20,053
Total Annual Cashflow	\$5,586	\$5,931	\$7,008	\$8,950	\$11,095	\$13,463	\$18,964
Cash on Cash ROI	14.24%	15.12%	17.86%	22.81%	28.28%	34.31%	48.33%
Property Value	\$186,150	\$189,873	\$201,495	\$222,466	\$245,621	\$271,185	\$330,573
Equity	\$41,633	\$46,946	\$64,063	\$97,180	\$137,553	\$187,527	\$330,573
Loan Balance	\$144,517	\$142,927	\$137,432	\$125,286	\$108,068	\$83,658	\$0
Total Profit if Sold	\$7,981	\$19,226	\$56,275	\$130,182	\$221,655	\$334,114	\$641,147
Annualized Total Return	20%	22%	19%	16%	13%	12%	10%

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



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



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