

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,150.00	\$1,664.93	\$485.07	9.03%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$19,872.00	\$47,300.00	12.31%	9.03%

Property Information

Purchase Price:	\$220,000.00
Purchase Closing Costs:	\$3,300.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$223,300.00
After Repair Value	

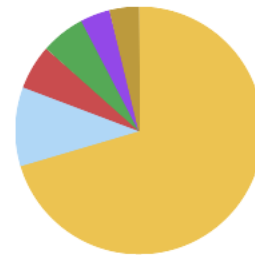
Down Payment:	\$44,000.00
Loan Amount:	\$176,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
Monthly P&I:	\$1,170.93

Income



Rent	\$2,150.00
Total	\$2,150.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$64.50	Cap. Ex.	\$64.50
Management	\$172.00	Insurance	\$96.00
Property Taxes	\$97.00	Mortgage Payment	\$1,170.93
Total	\$1,664.93		

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Financial Projections

Total Initial Equity:	-\$176,000.00		
Gross Rent Multiplier:	8.53		
Income-Expense Ratio (2% Rule):	0.96%		
Typical Cap Rate:	9.03%	Debt Coverage Ratio:	1.41
ARV based on Cap Rate:	\$220,000.00		

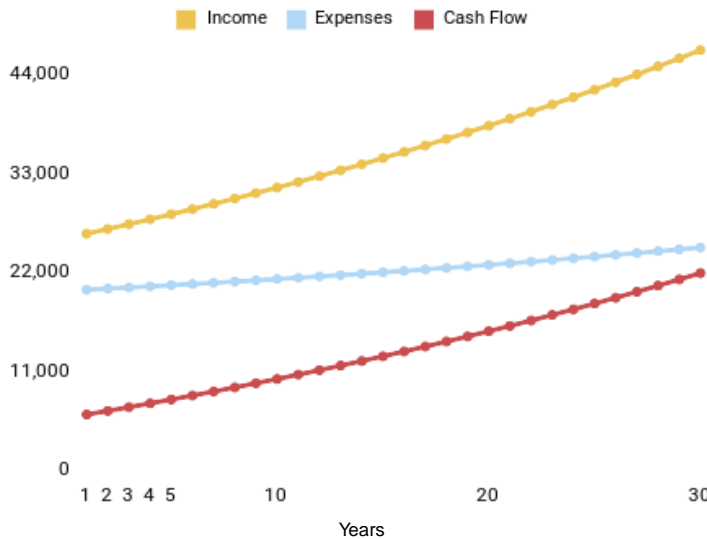
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,150.00
x50% for Expenses:	\$1,075.00
Monthly Payment/Interest Payment:	\$1,170.93
Total Monthly Cash Flow using 50% Rule:	-\$95.93

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	\$26,316	\$26,842	\$28,485	\$31,450	\$34,723	\$38,337	\$46,733
Total Annual Expenses	\$20,098	\$20,219	\$20,596	\$21,277	\$22,029	\$22,860	\$24,789
Total Annual Cashflow	\$6,218	\$6,624	\$7,889	\$10,173	\$12,694	\$15,478	\$21,944
Cash on Cash ROI	13.15%	14.00%	16.68%	21.51%	26.84%	32.72%	46.39%
Property Value	\$224,400	\$228,888	\$242,898	\$268,179	\$296,091	\$326,908	\$398,500
Equity	\$50,188	\$56,593	\$77,226	\$117,149	\$165,818	\$226,060	\$398,500
Loan Balance	\$174,212	\$172,295	\$165,672	\$151,030	\$130,273	\$100,848	\$0
Total Profit if Sold	\$9,106	\$22,135	\$65,153	\$151,282	\$258,278	\$390,231	\$751,956
Annualized Total Return	19%	21%	19%	15%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

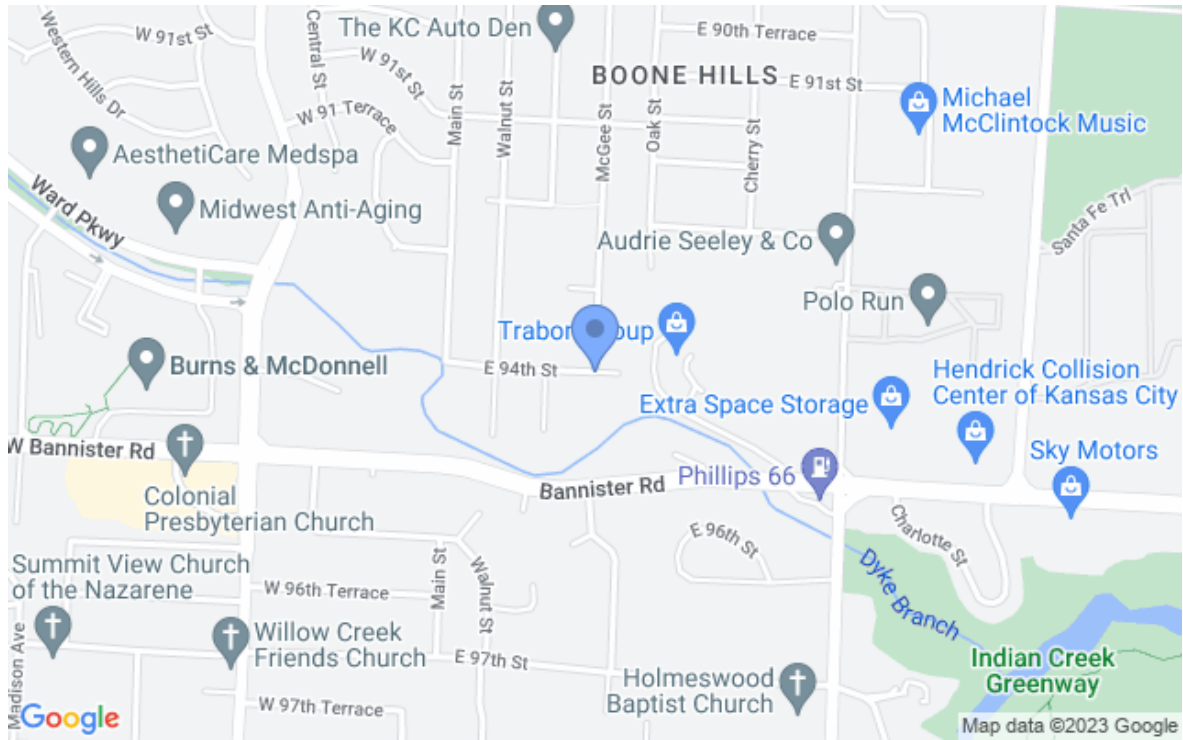


Loan Balance, Value and Equity (in \$)



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