

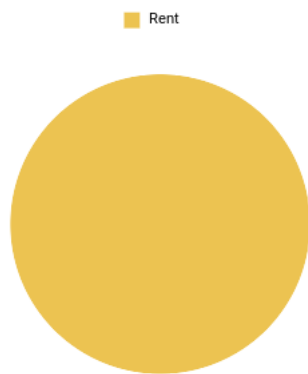
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,700.00	\$2,068.05	\$631.95	8.62%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$22,836.00	\$57,140.00	13.27%	8.62%

## Property Information

Purchase Price:	\$265,000.00
Purchase Closing Costs:	\$4,140.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$269,140.00</b>
After Repair Value	

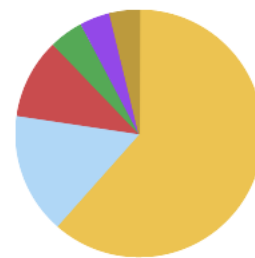
Down Payment:	\$53,000.00
Loan Amount:	\$212,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.000%
<b>Monthly P&amp;I:</b>	<b>\$1,271.05</b>

## Income



Rent	\$2,700.00
<b>Total</b>	<b>\$2,700.00</b>

## Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$81.00	Cap. Ex.	\$81.00
Management	\$216.00	Insurance	\$327.00
Property Taxes	\$92.00	Mortgage Payment	\$1,271.05
<b>Total</b>	<b>\$2,068.05</b>		

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## Financial Projections

Total Initial Equity:	-	\$212,000.00		
Gross Rent Multiplier:		8.18		
Income-Expense Ratio (2% Rule):		1.00%		
Typical Cap Rate:		8.62%	Debt Coverage Ratio:	1.50
ARV based on Cap Rate:		\$265,000.00		

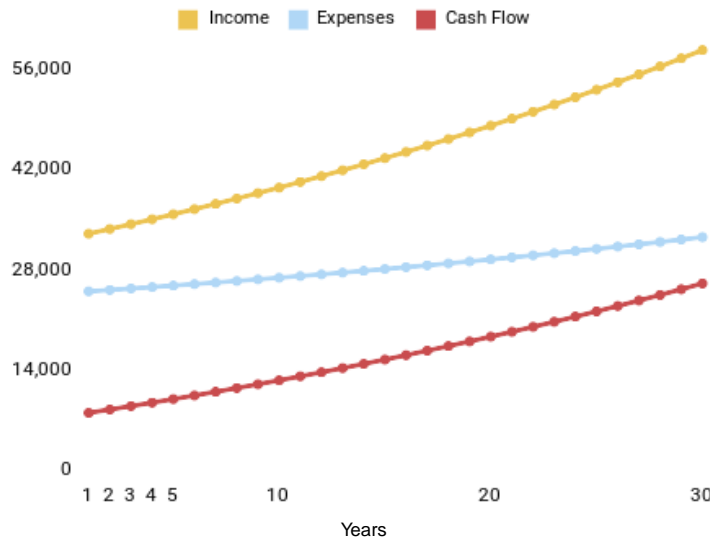
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,700.00
x50% for Expenses:	\$1,350.00
Monthly Payment/Interest Payment:	\$1,271.05
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$78.95</b>

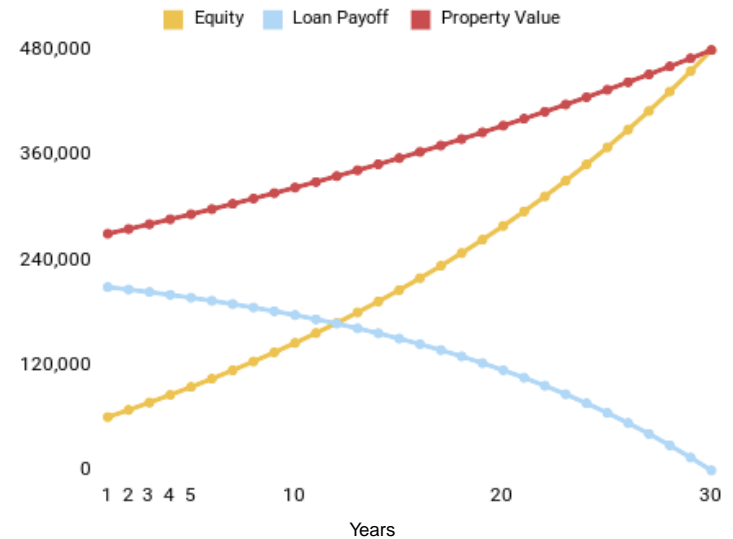
## Analysis Over Time

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	\$33,048	\$33,709	\$35,772	\$39,495	\$43,606	\$48,145	\$58,688
Total Annual Expenses	\$25,008	\$25,203	\$25,812	\$26,911	\$28,124	\$29,464	\$32,576
Total Annual Cashflow	\$8,040	\$8,506	\$9,960	\$12,584	\$15,482	\$18,681	\$26,112
Cash on Cash ROI	14.07%	14.89%	17.43%	22.02%	27.09%	32.69%	45.70%
Property Value	\$270,300	\$275,706	\$292,581	\$323,034	\$356,655	\$393,776	\$480,011
Equity	\$60,903	\$69,073	\$95,306	\$145,620	\$206,032	\$279,288	\$480,011
Loan Balance	\$209,397	\$206,633	\$197,275	\$177,414	\$150,624	\$114,488	\$0
Total Profit if Sold	\$11,804	\$28,480	\$83,120	\$191,003	\$322,914	\$483,049	\$910,235
Annualized Total Return	21%	22%	20%	16%	13%	12%	10%

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

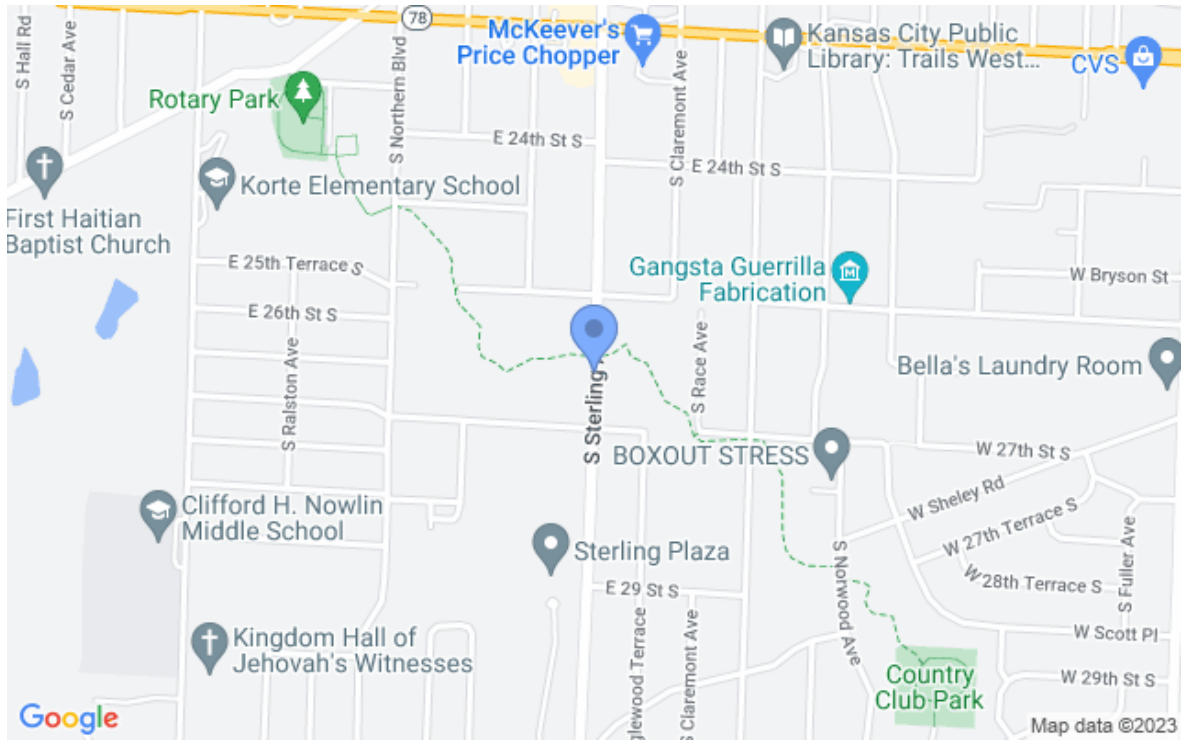


### Loan Balance, Value and Equity (in \$)



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