



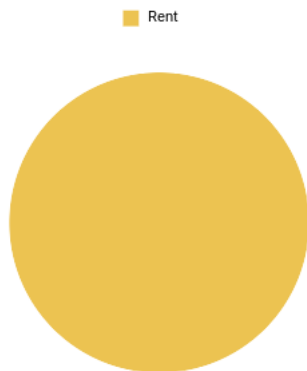
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,600.00	\$2,639.68	-\$39.68	4.91%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$24,588.00	\$106,900.00	-0.45%	4.91%

Property Information

Purchase Price:	\$500,500.00
Purchase Closing Costs:	\$6,800.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$507,300.00
After Repair Value	

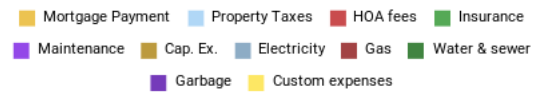
Down Payment:	\$100,100.00
Loan Amount:	\$400,400.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.750%
Monthly P&I:	\$2,088.68

Income



Rent	\$2,600.00
Total	\$2,600.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$140.00
Garbage	\$0.00	Custom expenses	
Maintenance	\$52.00	Cap. Ex.	\$26.00
Insurance	\$83.00	Property Taxes	\$250.00
Mortgage Payment	\$2,088.68		
Total	\$2,639.68		

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Financial Projections

Total Initial Equity:	-\$400,400.00		
Gross Rent Multiplier:	16.04		
Income-Expense Ratio (2% Rule):	0.51%		
Typical Cap Rate:	4.91%	Debt Coverage Ratio:	0.98
ARV based on Cap Rate:	\$500,500.00		

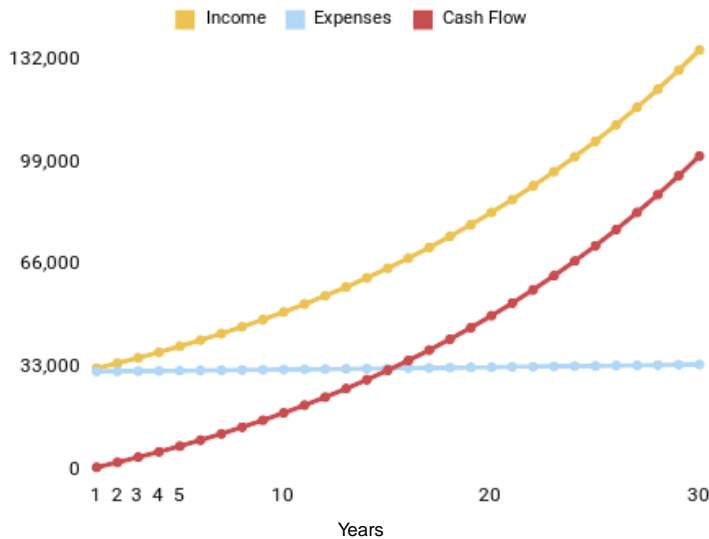
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,600.00
x50% for Expenses:	\$1,300.00
Monthly Payment/Interest Payment:	\$2,088.68
Total Monthly Cash Flow using 50% Rule:	-\$788.68

Analysis Over Time

Annual Growth Assumptions	1%		5%		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	\$32,760	\$34,398	\$39,820	\$50,822	\$64,863	\$82,783	\$134,845
Total Annual Expenses	\$31,742	\$31,809	\$32,013	\$32,368	\$32,740	\$33,132	\$33,976
Total Annual Cashflow	\$1,018	\$2,589	\$7,807	\$18,454	\$32,122	\$49,651	\$100,869
Cash on Cash ROI	0.95%	2.42%	7.30%	17.26%	30.05%	46.45%	94.36%
Property Value	\$510,510	\$520,720	\$552,592	\$610,107	\$673,607	\$743,717	\$906,586
Equity	\$116,288	\$132,977	\$186,233	\$286,894	\$405,082	\$544,506	\$906,586
Loan Balance	\$394,222	\$387,743	\$366,359	\$323,213	\$268,525	\$199,210	\$0
Total Profit if Sold	-\$4,909	\$14,062	\$84,390	\$253,234	\$501,429	\$850,208	\$1,964,805
Annualized Total Return	-5%	6%	12%	13%	12%	12%	10%

Income, Expenses and Cash Flow (in \$)

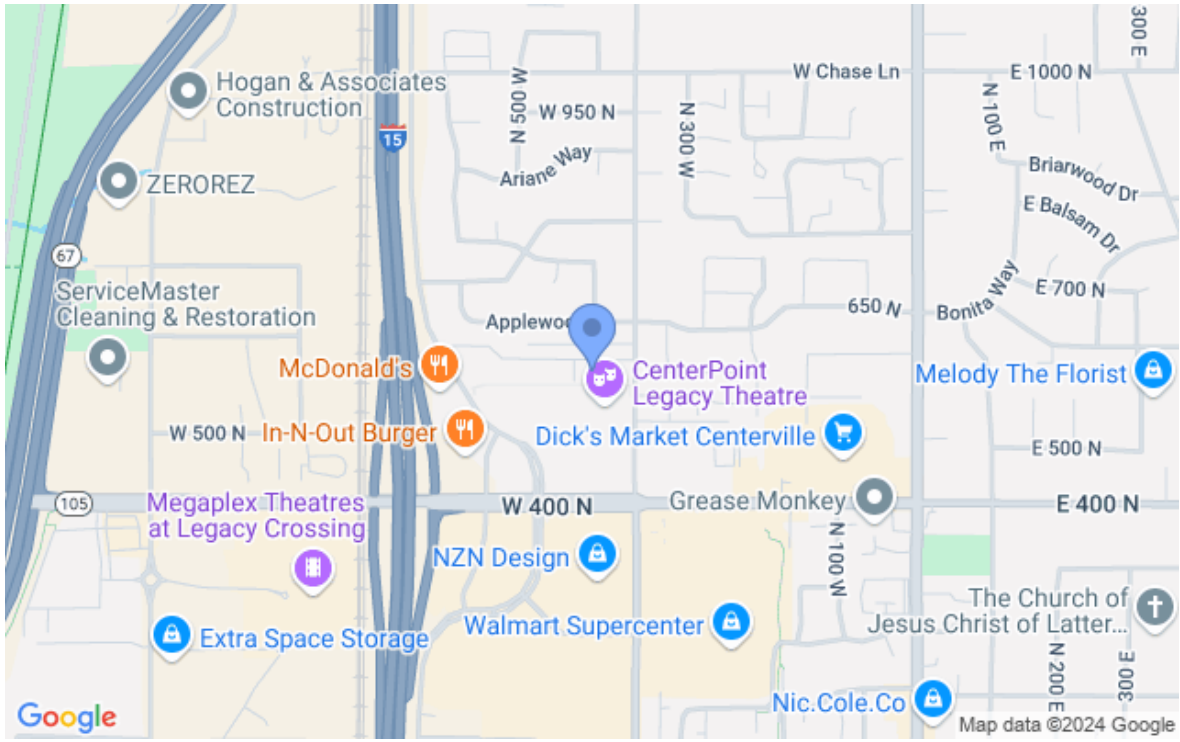


Loan Balance, Value and Equity (in \$)



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