



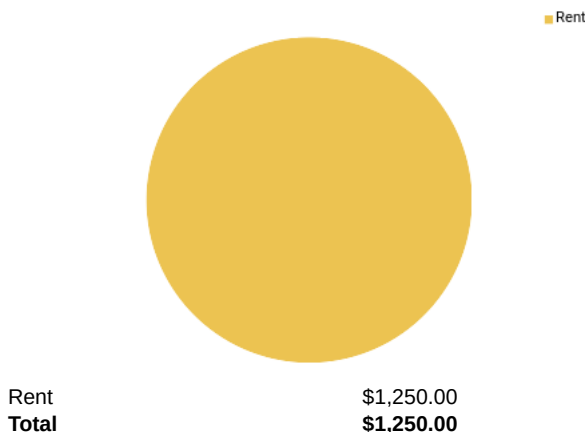
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,250.00	\$980.26	\$269.74	7.62%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,519.00	\$26,980.00	12.00%	7.81%

Property Information

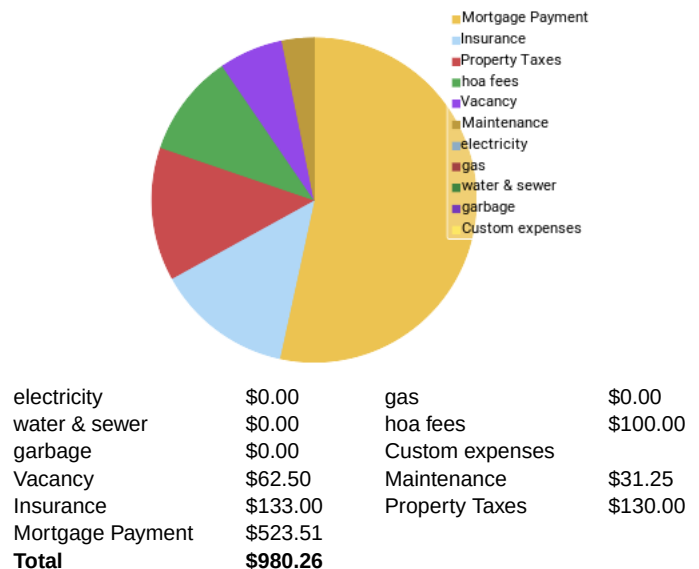
Purchase Price:	\$121,900.00
Purchase Closing Costs:	\$2,500.00
Estimated Repair Costs:	\$100.00
Total Cost of Project:	\$124,500.00
After Repair Value	\$125,000.00
Down Payment:	\$24,380.00
Loan Amount:	\$97,520.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.000%
Monthly P&I:	\$523.51



Income



Expenses



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Financial Projections

Total Initial Equity:	\$27,480.00		
Gross Rent Multiplier:	8.13		
Income-Expense Ratio (2% Rule):	1.00%		
Typical Cap Rate:	7.81%	Debt Coverage Ratio:	1.52
ARV based on Cap Rate:	\$121,900.00		

50% Rule Cash Flow Estimates

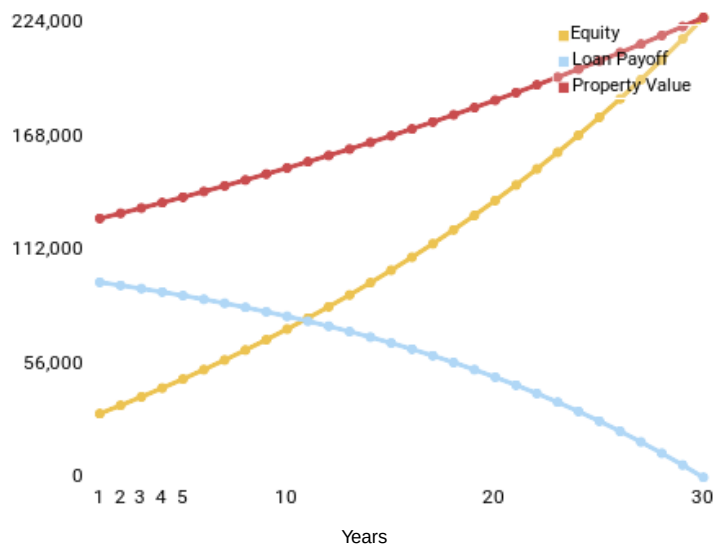
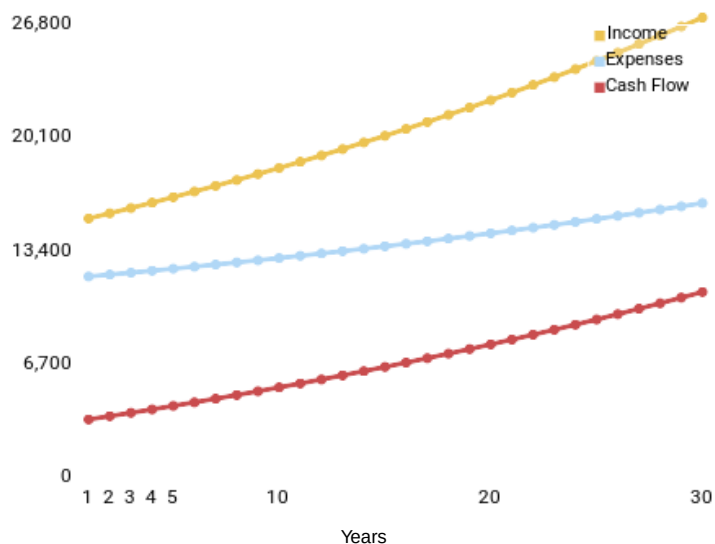
Total Monthly Income:	\$1,250.00
x50% for Expenses:	\$625.00
Monthly Payment/Interest Payment:	\$523.51
Total Monthly Cash Flow using 50% Rule:	\$101.49

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	\$15,300	\$15,606	\$16,561	\$18,285	\$20,188	\$22,289	\$27,170
Total Annual Expenses	\$11,873	\$11,985	\$12,334	\$12,963	\$13,659	\$14,427	\$16,210
Total Annual Cashflow	\$3,427	\$3,621	\$4,228	\$5,322	\$6,529	\$7,863	\$10,960
Cash on Cash ROI	12.70%	13.42%	15.67%	19.72%	24.20%	29.14%	40.62%
Property Value	\$127,500	\$130,050	\$138,010	\$152,374	\$168,234	\$185,743	\$226,420
Equity	\$31,419	\$35,481	\$48,459	\$73,050	\$102,033	\$136,386	\$226,420
Loan Balance	\$96,081	\$94,569	\$89,551	\$79,325	\$66,200	\$49,357	\$0
Total Profit if Sold	\$7,866	\$15,550	\$40,596	\$89,564	\$148,730	\$219,677	\$404,868
Compound Annual Growth Rate	29%	26%	20%	16%	13%	12%	10%

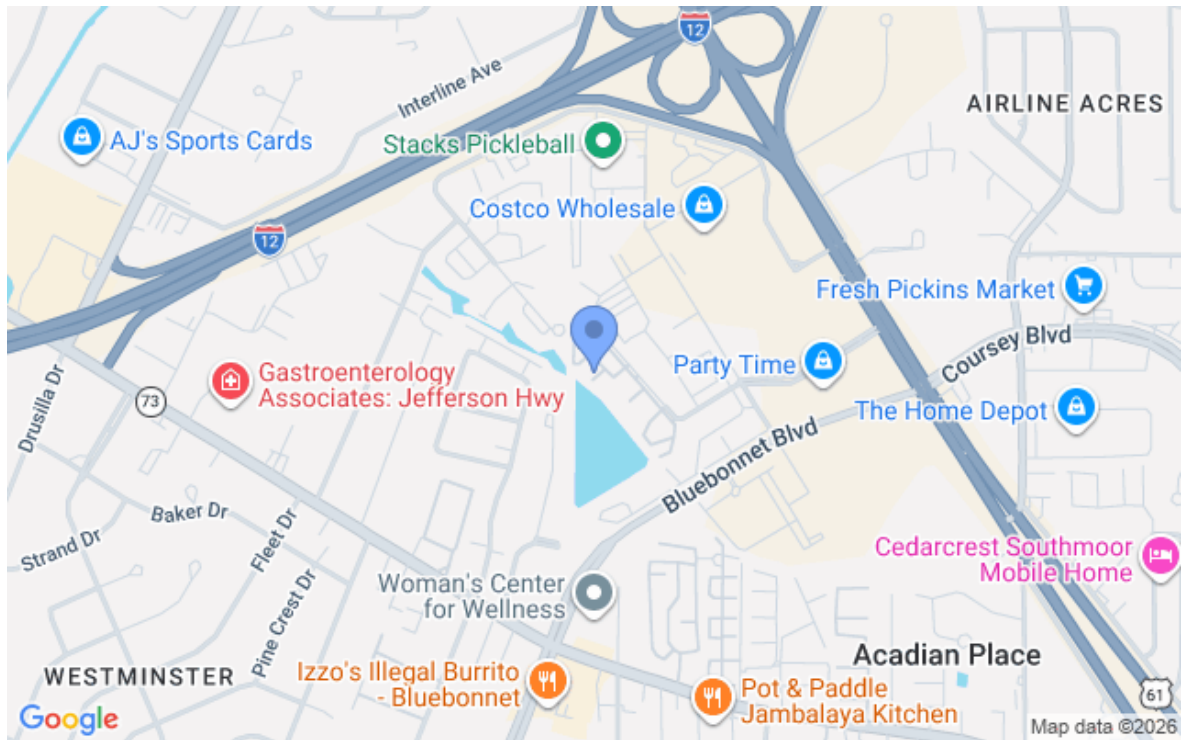
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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