

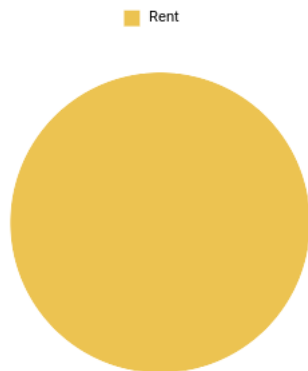


Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,750.00	\$2,106.58	\$643.42	7.59%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$20,490.00	\$43,100.00	17.91%	12.07%

Property Information

Purchase Price:	\$169,700.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$10,000.00
Total Cost of Project:	\$184,700.00
After Repair Value	\$270,000.00
Down Payment:	\$28,100.00
Loan Amount:	\$141,600.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	20 years
Loan Interest Rate:	6.600%
Monthly P&I:	\$1,064.08

Income



Rent	\$2,750.00
Total	\$2,750.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$137.50	Maintenance	\$110.00
Cap. Ex.	\$220.00	Management	\$275.00
Insurance	\$150.00	Property Taxes	\$150.00
Mortgage Payment	\$1,064.08		
Total	\$2,106.58		

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Financial Projections

Total Initial Equity:	\$128,400.00		
Gross Rent Multiplier:	5.14		
Income-Expense Ratio (2% Rule):	1.49%		
Typical Cap Rate:	12.07%	Debt Coverage Ratio:	1.60
ARV based on Cap Rate:	\$169,700.00		

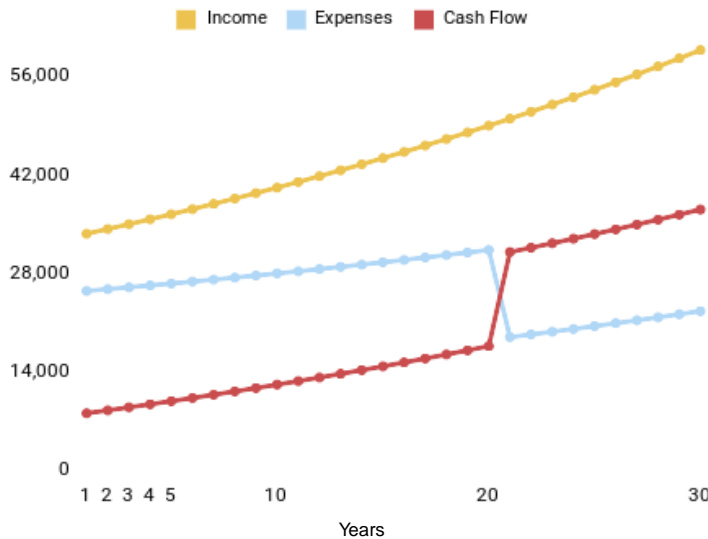
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,750.00
x50% for Expenses:	\$1,375.00
Monthly Payment/Interest Payment:	\$1,064.08
Total Monthly Cash Flow using 50% Rule:	\$310.92

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	\$33,660	\$34,333	\$36,435	\$40,227	\$44,414	\$49,036	\$59,775
Total Annual Expenses	\$25,529	\$25,784	\$26,581	\$28,019	\$29,606	\$31,358	\$22,660
Total Annual Cashflow	\$8,131	\$8,549	\$9,854	\$12,208	\$14,808	\$17,678	\$37,115
Cash on Cash ROI	18.86%	19.83%	22.86%	28.33%	34.36%	41.02%	86.11%
Property Value	\$275,400	\$280,908	\$298,102	\$329,128	\$363,384	\$401,206	\$489,068
Equity	\$137,329	\$146,606	\$176,716	\$235,835	\$309,130	\$401,206	\$489,068
Loan Balance	\$138,071	\$134,302	\$121,386	\$93,294	\$54,254	\$0	\$0
Total Profit if Sold	\$102,360	\$120,185	\$178,534	\$293,892	\$435,924	\$610,536	\$1,038,452
Annualized Total Return	237%	95%	39%	23%	17%	15%	11%

Income, Expenses and Cash Flow (in \$)

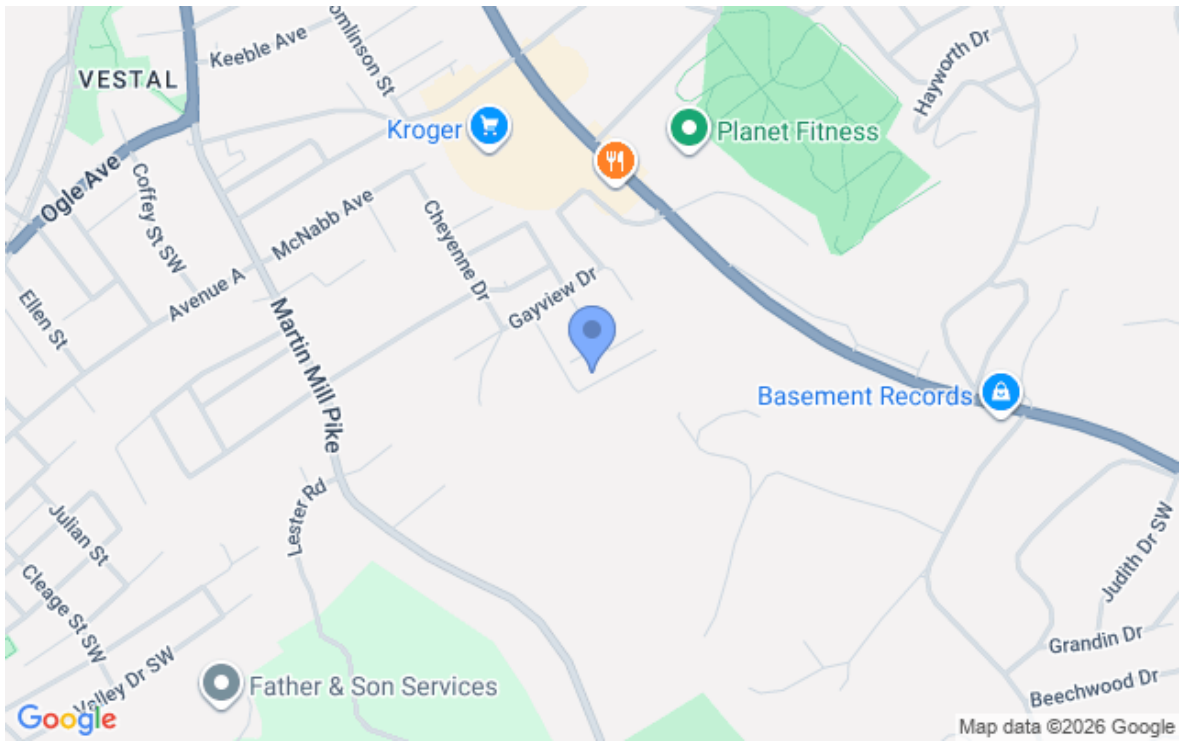


Loan Balance, Value and Equity (in \$)



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