



<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$3,450.00	\$2,802.81	\$647.19	9.66%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$24,132.00	\$52,480.00	14.80%	9.66%

## Property Information

Purchase Price:	\$249,900.00
Purchase Closing Costs:	\$2,500.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$252,400.00</b>
After Repair Value	

Down Payment:	\$49,980.00
Loan Amount:	\$199,920.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.250%
<b>Monthly P&amp;I:</b>	<b>\$1,363.81</b>

## Income



Rent	\$3,450.00
<b>Total</b>	<b>\$3,450.00</b>

## Expenses



electricity	\$120.00	gas	\$11.00
water & sewer	\$120.00	hoa fees	\$0.00
garbage	\$75.00	lawn care / snow removal	\$100.00
Vacancy	\$276.00	Maintenance	\$345.00
Insurance	\$166.00	Property Taxes	\$226.00
Mortgage Payment	\$1,363.81		
<b>Total</b>	<b>\$2,802.81</b>		

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## Financial Projections

Total Initial Equity:	-\$199,920.00		
Gross Rent Multiplier:	6.04		
Income-Expense Ratio (2% Rule):	1.37%		
Typical Cap Rate:	9.66%	Debt Coverage Ratio:	1.47
ARV based on Cap Rate:	\$249,900.00		

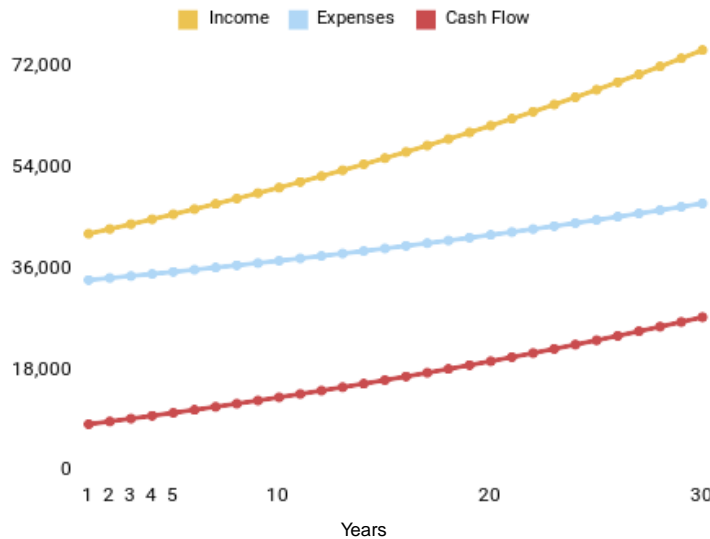
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,450.00
x50% for Expenses:	\$1,725.00
Monthly Payment/Interest Payment:	\$1,363.81
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$361.19</b>

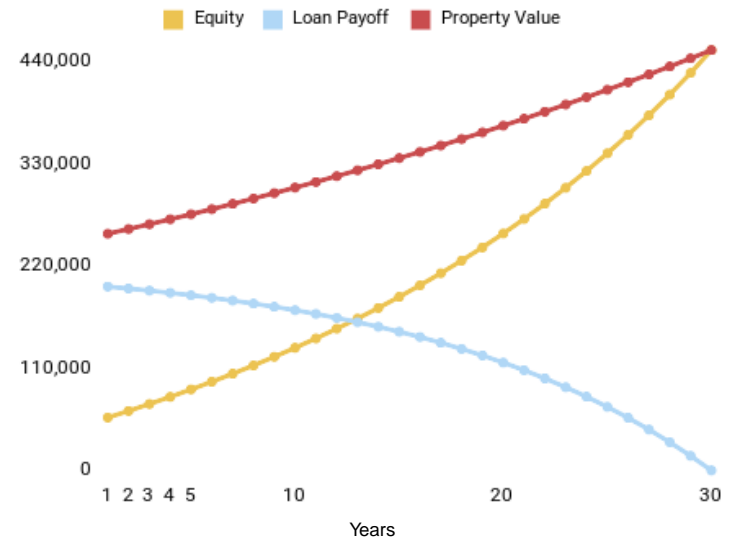
## Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$42,228	\$43,073	\$45,709	\$50,466	\$55,719	\$61,518	\$74,990
Total Annual Expenses	\$33,979	\$34,331	\$35,431	\$37,415	\$39,606	\$42,025	\$47,644
Total Annual Cashflow	\$8,249	\$8,741	\$10,278	\$13,051	\$16,113	\$19,493	\$27,346
Cash on Cash ROI	15.72%	16.66%	19.58%	24.87%	30.70%	37.14%	52.11%
Property Value	\$254,898	\$259,996	\$275,910	\$304,627	\$336,332	\$371,338	\$452,659
Equity	\$56,913	\$64,091	\$87,228	\$132,075	\$186,934	\$255,172	\$452,659
Loan Balance	\$197,985	\$195,905	\$188,682	\$172,552	\$149,399	\$116,167	\$0
Total Profit if Sold	-\$6,435	\$9,101	\$60,322	\$162,615	\$289,415	\$445,599	\$873,828
Annualized Total Return	-12%	8%	17%	15%	13%	12%	10%

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

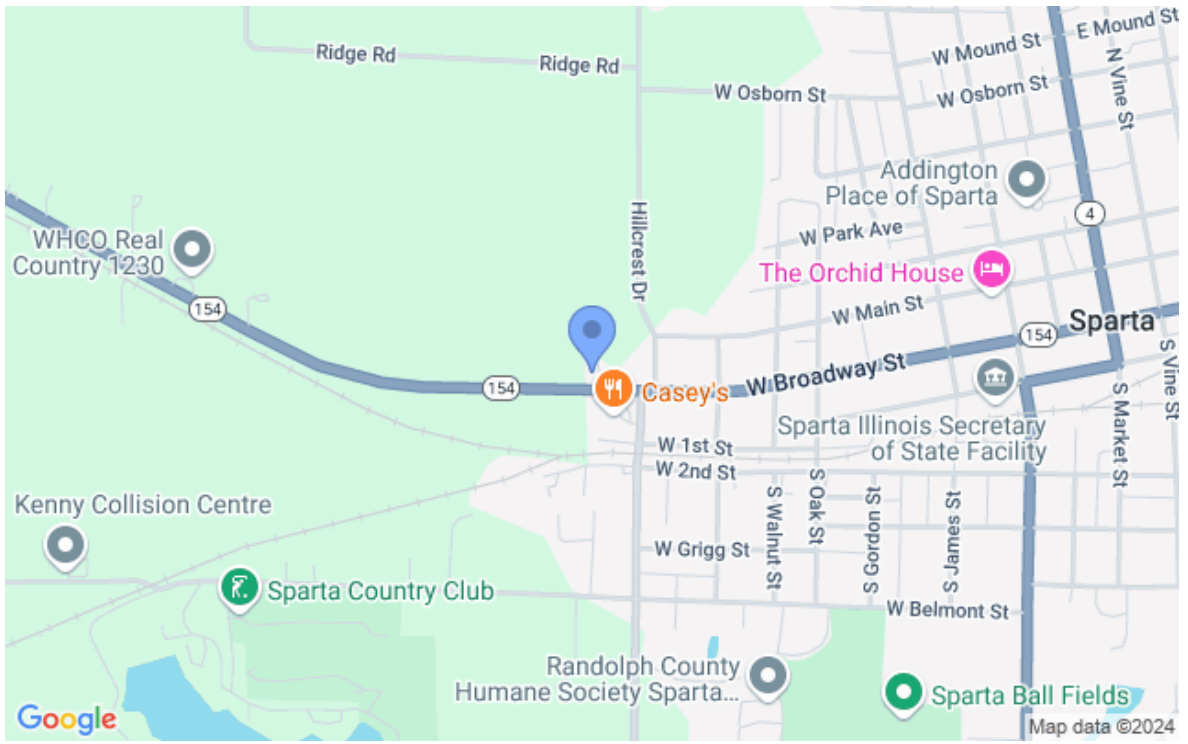


### Loan Balance, Value and Equity (in \$)



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