

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,175.00	\$948.09	\$226.91	6.15%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$7,077.00	\$22,760.00	11.96%	7.45%

**Property Information**

MLS Number: 219019054

Purchase Price:	\$95,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$1,000.00
<b>Total Cost of Project:</b>	<b>\$98,000.00</b>
After Repair Value	\$115,000.00



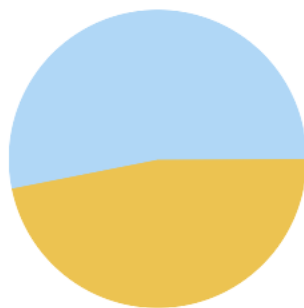
**Property Description**

Well maintained brick twin single w/long term tenants in both units and two car garage. Rents: 887-\$575; 889-\$500 both are under market with long term tenants. Curb offers only and see units with accepted offer. Do Not Disturb Tenants. Professionally managed and can continue with mgmt if desired. Seller is licensed agent in state of Ohio.

Down Payment:	\$19,000.00
Loan Amount:	\$76,000.00
Loan Points:	\$760.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	4.000%
<b>Monthly P&amp;I:</b>	<b>\$362.84</b>

**Income**

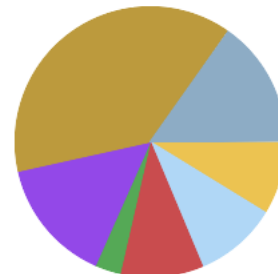
889 887 Other



889	\$550.00	887	\$625.00
Other	\$0.00		
<b>Total</b>	<b>\$1,175.00</b>		

**Expenses**

Vacancy Repairs CapEx Insurance Management  
P&I Property Taxes



Vacancy	\$82.25 (7%)	Repairs	\$94.00 (8%)
CapEx	\$94.00 (8%)	Insurance	\$29.00 (2%)
Management	\$141.00 (12%)	P&I	\$362.84 (31%)
Property Taxes	\$145.00 (12%)		
<b>Total</b>	<b>\$948.09 (81%)</b>		

Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools. Furthermore, BiggerPockets is not responsible for any human or mechanical errors or omissions.

## Financial Projections

Total Initial Equity:	\$39,000.00
Gross Rent Multiplier:	6.74
Income-Expense Ratio (2% Rule):	1.20%
ARV based on Cap Rate:	-

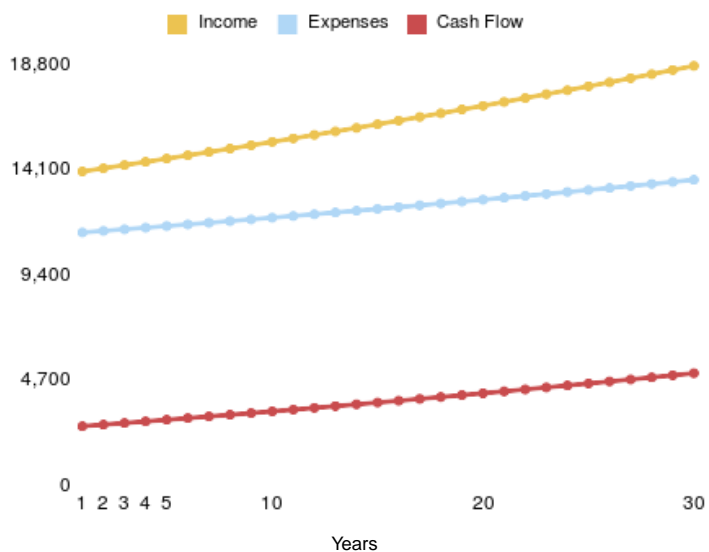
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,175.00
x50% for Expenses:	\$587.50
Monthly Payment/Interest Payment:	\$362.84
<b>Total Monthly Cashflow using 50% Rule:</b>	<b>\$224.66</b>

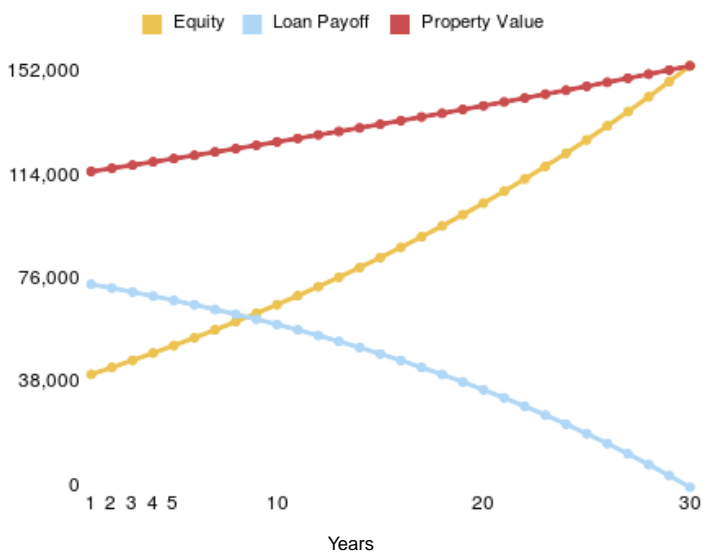
## Analysis Over Time

Annual Growth Assumptions	1%		1%		1%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$14,100	\$14,241	\$14,673	\$15,421	\$16,208	\$17,034	\$18,817
Total Annual Expenses	\$11,377	\$11,447	\$11,662	\$12,035	\$12,427	\$12,839	\$13,726
Total Annual Cashflow	\$2,723	\$2,794	\$3,010	\$3,386	\$3,781	\$4,196	\$5,090
Cash on Cash ROI	11.96%	12.27%	13.23%	14.88%	16.61%	18.43%	22.36%
Property Value	\$116,150	\$117,312	\$120,866	\$127,032	\$133,511	\$140,322	\$155,003
Equity	\$41,488	\$44,043	\$52,126	\$67,156	\$84,459	\$104,485	\$155,003
Loan Balance	\$74,662	\$73,269	\$68,740	\$59,876	\$49,053	\$35,837	\$0
Total Profit if Sold	\$21,451	\$26,800	\$43,696	\$74,897	\$110,306	\$150,472	\$247,794
Annualized Total Return	94%	48%	24%	16%	12%	11%	9%

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



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



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