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San Bernardino, CA

MONTHLY Cash Flow — Year 1

Rental Income:	$5,101
Expenses:	$5,492
Year 1 MONTHLY Cash Flow:	-$391

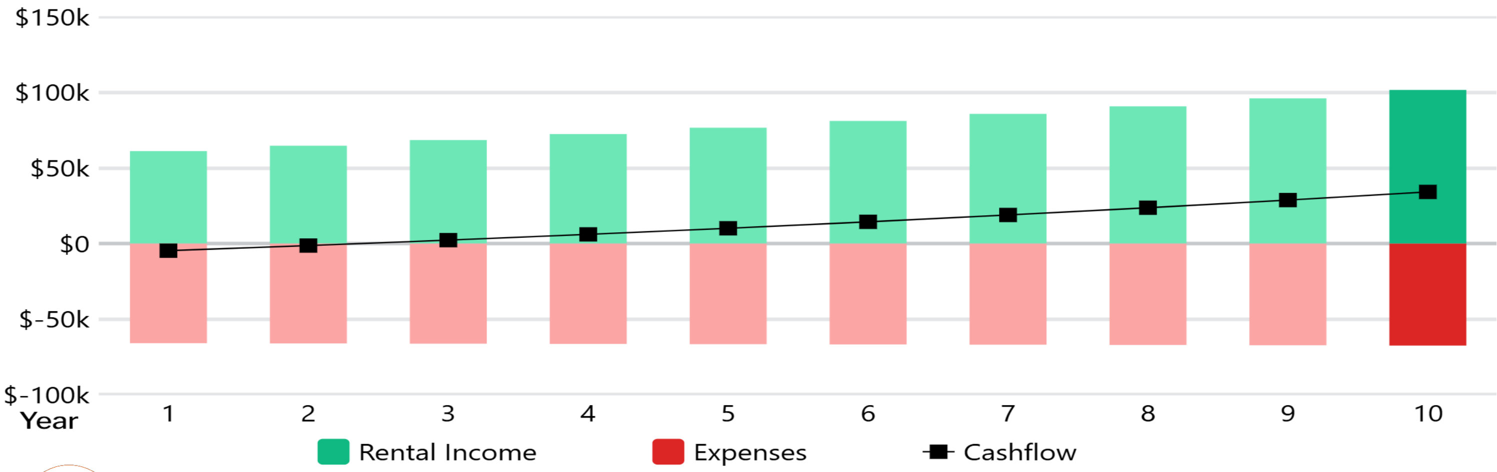
Cumulative Cash Flow Through — Year 10

Rental Income:	$799,285
Expenses:	$666,680
Year 10 CUMULATIVE Cash Flow:	$132,604

Cumulative Cash on Cash Return 73.1%

Estimated Annual Cash Flow

Cash Flow Details	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Rental Income	$61,212	$64,762	$68,519	$72,493	$76,697	$81,146	$85,852	$90,831	$96,100	**$101,673**
Expenses										
Principal & Interest	$50,957	$50,957	$50,957	$50,957	$50,957	$50,957	$50,957	$50,957	$50,957	**$50,957**
Property Tax / Ins.	$10,912	$11,074	$11,238	$11,407	$11,578	$11,753	$11,931	$12,113	$12,299	**$12,488**
Maint. & Repairs	$4,032	$4,032	$4,032	$4,032	$4,032	$4,032	$4,032	$4,032	$4,032	**$4,032**
HOA Fees	$0	$0	$0	$0	$0	$0	$0	$0	$0	**$0**
Property Management Fee	$0	$0	$0	$0	$0	$0	$0	$0	$0	**$0**
Total Expenses	$65,901	$66,062	$66,227	$66,395	$66,567	$66,742	$66,920	$67,102	$67,288	**$67,477**
Total Cash Flow	$-4,689	$-1,300	$2,291	$6,097	$10,130	$14,404	$18,932	$23,729	$28,812	**$34,196**
Cash on Cash Return	**-2.6%**	**-0.7%**	**1.3%**	**3.4%**	**5.6%**	**7.9%**	**10.4%**	**13.1%**	**15.9%**	**18.8%**



Appreciation Gain	$492,838
Starting Home Value:	$808,000
Forecasted Appreciation (Avg./Yr):	4.88%
Estimated Value After 10	$1,300,838

Amortization Gain	$93,351
Original Loan Amount:	$646,400
Remaining Principal Balance:	$553,049

Interest Rate
6.875%

APR
7.002%

Annual Rental Increase
5.8%

Total Return on Investment

Rental Income	$799,285
Appreciation	$492,838
Gross Revenue	**$1,292,123**
Expenses *Int. + Prop. Tax + Ins. + Repairs + Closing Costs to Buy & Sell + Fees*	-$671,280
Profit	**$620,843**
Investment *Down Payment + Renovation Costs*	$161,600
Return on Investment	**384.2%**
Average Annual Compounded Return	17.1%

Annual Total Return on Investment