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Los Angeles, CA

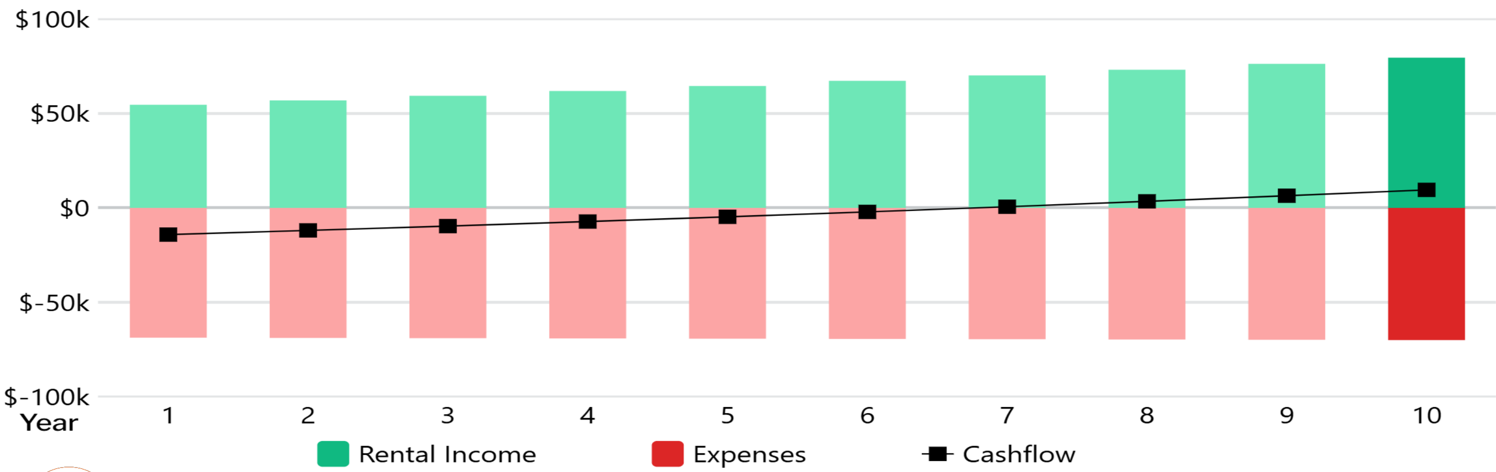
MONTHLY Cash Flow	Year 1
Rental Income:	$4,547
Expenses:	$5,725
Year 1 MONTHLY Cash Flow:	-$1,178

Cumulative Cash Flow Through	Year 10
Rental Income:	$663,363
Expenses:	$693,092
Year 10 CUMULATIVE Cash Flow:	-$29,729

Cumulative Cash on Cash Return -15.4%

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	$54,564	$56,894	$59,323	$61,856	$64,498	$67,252	$70,123	$73,118	$76,240	**$79,495**
Expenses										
Principal & Interest	$54,495	$54,495	$54,495	$54,495	$54,495	$54,495	$54,495	$54,495	$54,495	**$54,495**
Property Tax / Ins.	$9,652	$9,781	$9,913	$10,048	$10,186	$10,326	$10,469	$10,614	$10,763	**$10,915**
Maint. & Repairs	$4,548	$4,548	$4,548	$4,548	$4,548	$4,548	$4,548	$4,548	$4,548	**$4,548**
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	$68,695	$68,824	$68,956	$69,091	$69,228	$69,368	$69,511	$69,657	$69,806	**$69,957**
Total Cash Flow	$-14,131	$-11,930	$-9,633	$-7,234	$-4,730	$-2,116	$612	$3,461	$6,434	**$9,538**
Cash on Cash Return	**-7.3%**	**-6.2%**	**-5.0%**	**-3.7%**	**-2.4%**	**-1.1%**	**0.3%**	**1.8%**	**3.3%**	**4.9%**



Equal Housing Lender

Appreciation Gain	$632,153
Starting Home Value:	$909,888
Forecasted Appreciation (Avg./Yr):	5.42%
Estimated Value After 10	$1,542,041

Amortization Gain	$112,763
Original Loan Amount:	$727,910
Remaining Principal Balance:	$615,147

Interest Rate
6.375%

APR
6.441%

Annual Rental Increase
4.27%

Total Return on Investment

Rental Income	$663,363
Appreciation	$632,153
Gross Revenue	**$1,295,516**
Expenses *Int. + Prop. Tax + Ins. + Repairs + Closing Costs to Buy & Sell + Fees*	-$684,351
Profit	**$611,164**
Investment *Down Payment + Renovation Costs*	$181,978
Return on Investment	**335.8%**
Average Annual Compounded Return	15.9%

Annual Total Return on Investment