Financial Analysis

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04/12/2007

Income		Monthly	Annually
Garages		\$120.00	\$1,440.00
2 x 1 br		\$1,430.00	\$17,160.00
4 x 2 br		\$2,885.00	\$34,620.00
Potential Gross Income (PGI)		\$4,435.00	\$53,220.00
Vacancy and Credits	% of PGI	Monthly	Annually
Vacancy Rate	2.00 %	\$88.70	\$1,064.40
Bad Debt	1.00 %	\$44.35	\$532.20
Effective Gross Income (EGI)		\$4,301.95	\$51,623.40
Expenses	% of EGI	Monthly	Annually
Miss	1.50 %	\$64.53	\$774.35
Electricity	1.63 %	\$70.12	\$841.46
Natural Gas	4.35 %	\$187.13	\$2,245.62
Property Management	4.70 %	\$202.19	\$2,426.30
Janitorial Services	4.80 %	\$206.49	\$2,477.92
Insurance	9.00 %	\$387.18	\$4,646.11
Taxes	13.60 %	\$5.85.07	\$7,020.78
Total of Expenses	39.58 %	\$1,702.71	\$20,432.54
Fixed Expenses (Renovations)*		Date	Estimated Cost
Roof		09/03/2008	\$10,000.00
Parking Lot		11/03/2007	\$4,500.00
* Included in the Financial Forecast only			5602
Total of Fixed Expenses			\$14,500.00
Cash Flow			Annually
Net Operating Income			\$31,190.86
Debt Service			- \$19,693.90
Cash Flow (Before Taxes)			\$11,496.96
Total of Equity (Principal Payment)			+ \$5,488.48
Cash Flow + Equity			\$16,985.44
Appreciation			+ \$17,800.00
Cash Flow + Cap. + Appreciation			\$34.785.44

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