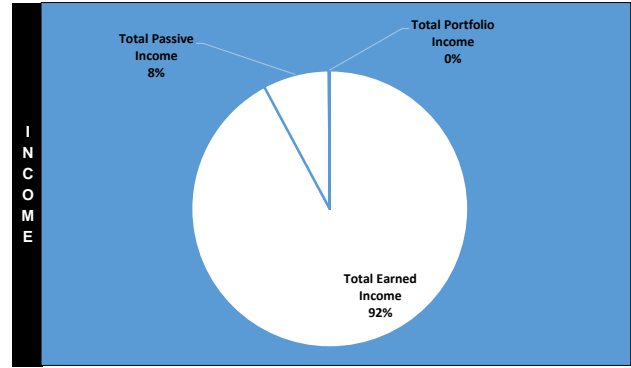


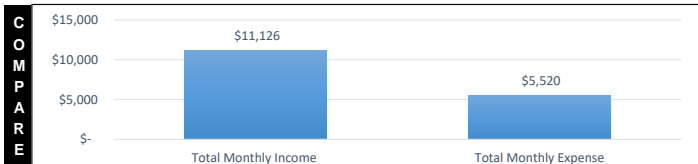
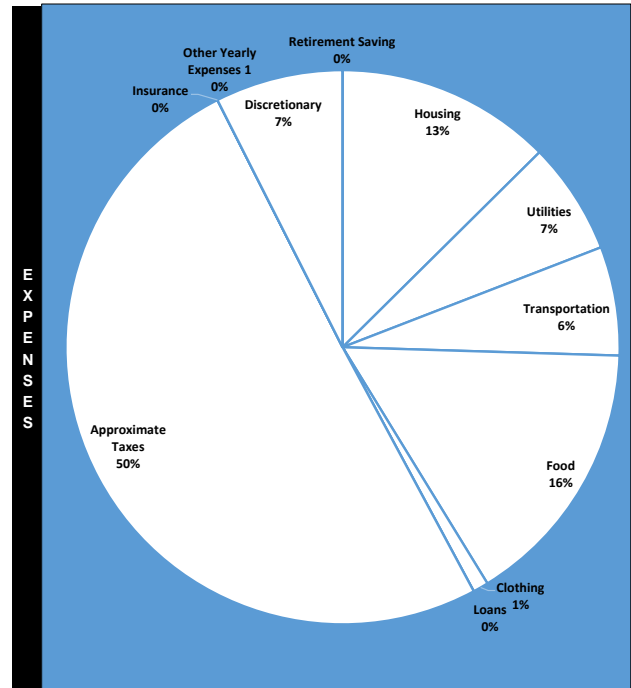
PERSONAL INCOME STATEMENT

MONTHLY INCOME		Yearly	Monthly
Earned Income			
Yearly Gross Salary	Enter Yearly Amount	\$ 121,000	\$ 10,083
Yearly Bonus	Enter Yearly Amount	\$ 2,000	\$ 167
Self-employment Income	Enter Yearly Amount	\$ 50	\$ 4
Other Earned Income (Commission)	Enter Yearly Amount	\$ -	\$ -
Total Earned Income		\$ 10,254	\$ 10,254
Passive Income			
Total Real Estate Cashflow before tax		\$ 10,260	\$ 855
Total Passive Business Net Income		\$ 50	\$ 4
Other Passive Income		\$ -	\$ -
Total Passive Income		\$ 859	\$ 859
Portfolio Income			
Total Interest		\$ 50	\$ 4
Total Dividends		\$ 50	\$ 4
Other Portfolio Income		\$ 50	\$ 4
Total Portfolio Income		\$ 13	\$ 13
Total Monthly Income		\$ 11,126	\$ 11,126



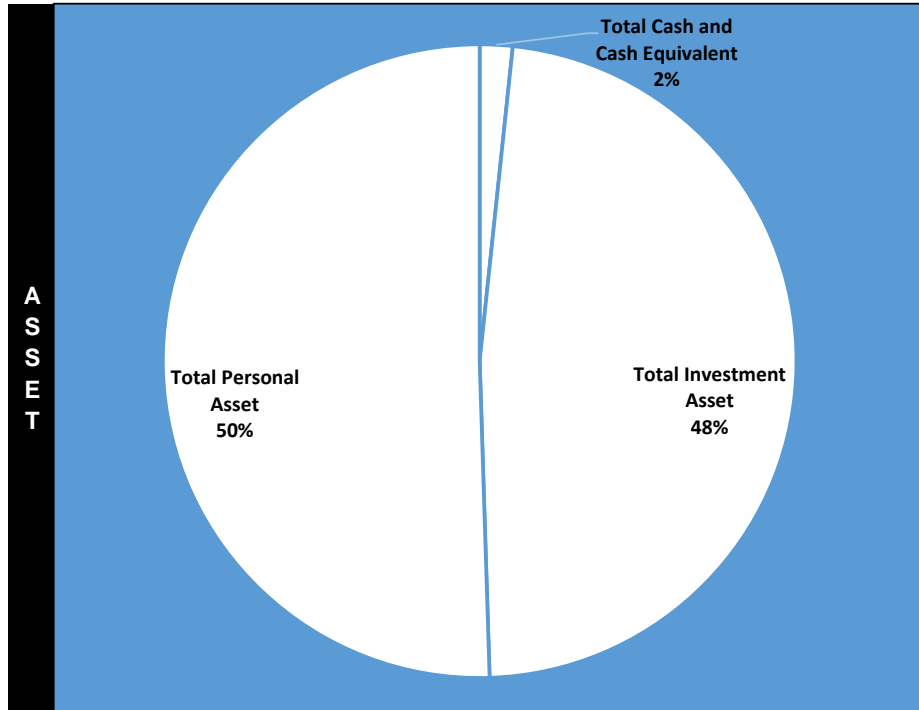
EXPENSE DETAIL		Yearly	Monthly
Non Discretionary Expenses			
Housing			
Rent		\$ -	\$ -
Mortgages		\$ 411	\$ 411
Property taxes	Enter Yearly Amount	\$ 1,000	\$ 83
Property/renters Insurance	Enter Yearly Amount	\$ 800	\$ 67
Private mortgagee Insurance (PMI)		\$ 50	\$ 50
Yearly house care	Enter Yearly Amount	\$ 1,000	\$ 83
Utilities			
Power		\$ 90	\$ 90
Water		\$ 50	\$ 50
Phone		\$ 110	\$ 110
Internet/TV		\$ 20	\$ 20
Trash		\$ 27	\$ 27
Gas		\$ 50	\$ 50
Pest control	Enter Yearly Amount	\$ 175	\$ 15
Transportation			
Car insurance		\$ 189	\$ 189
Car gas		\$ 120	\$ 120
Yearly car maintenances	Enter Yearly Amount	\$ 500	\$ 42
Loans			
Car payments		\$ -	\$ -
Student loans		\$ -	\$ -
Credit card payment loans		\$ -	\$ -
Other loan payments		\$ -	\$ -
Food			
Grocery		\$ 800	\$ 800
Restaurants		\$ 70	\$ 70
Clothing			
		\$ 50	\$ 50
Life/Disability/Health Insurance			
		\$ -	\$ -
Discretionary Expenses			
Monthly fun budget		\$ 200	\$ 200
Fitness/Gym		\$ 30	\$ 30
Netflix/Hulu and such		\$ 15	\$ 15
Yearly vacation budget	Enter Yearly Amount	\$ 2,000	\$ 167
Other discretionary expense			
Other discretionary expense			
Retirement Saving Expense			
Monthly retirement saving		\$ -	\$ -
Other savings (HAS, FAS, and such)		\$ -	\$ -
Net monthly income after necessary expenses		\$ 6,018	
Net monthly income with discretionary expenses		\$ 5,606	

MONTHLY EXPENSES		Yearly	Monthly
Total Necessary Expenses			
Housing			\$ 694
Utilities			\$ 362
Transportation			\$ 351
Food			\$ 870
Clothing			\$ 50
Loans			\$ -
Approximate Taxes			\$ 2,781
Insurance			\$ -
Other Monthly Expenses 1			
Other Monthly Expenses 2			
Other Yearly Expenses 1			\$ -
Total Monthly Necessary Expenses		\$ 5,108	
Discretionary		\$ 412	
Total Monthly Non-Necessary Expenses		\$ 412	
Retirement Saving		\$ -	
Total Monthly Retirement Saving Expense		\$ -	
Total Monthly Expense		\$ 5,520	

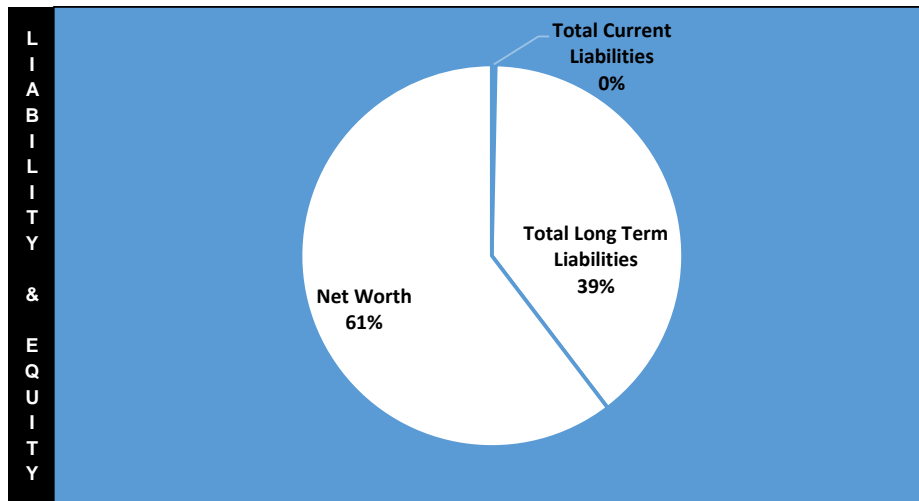


PERSONAL BALANCE STATEMENT

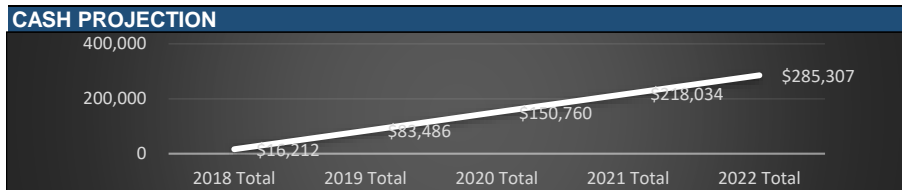
ASSET	
Cash and Cash Equivalent	
Checking accounts	\$ 5,000
Saving Accounts	\$ -
Money Market	\$ -
Cash Surrender Value	\$ -
Total Cash and Cash Equivalent	\$ 5,000
Investment Asset	
<u>Real Estate Investment (equity)</u>	\$ 137,000
Retirement Funds (IRA,401k)	\$ 6,000
Business Value (Net)	\$ -
Certificate of Deposit (CDS)	\$ -
Stock	\$ -
Bonds	\$ -
Receivables	\$ -
Other	\$ -
Total Investment Asset	\$ 143,000
Personal Asset	
Home(s) Market Value	\$ 140,000
Car(s)	\$ 10,000
Other Assets	\$ 1,000
Total Personal Asset	\$ 151,000
Total Asset	\$ 304,000



LIABILITIES & EQUITY	
Current Liabilities	
Personal Loan	\$ -
Credit Cards Debt	\$ 1,000
Unpaid Taxes Payable	\$ -
Other Current Debt	\$ -
Total Current Liabilities	\$ 1,000
Long Term Liabilities	
Car Loan(s)	\$ 9,500
Student Loan	\$ 27,000
Home Mortgage	\$ 83,000
Other Long Term Debt	\$ -
Total Long Term Liabilities	\$ 119,500
Total Liabilities	\$ 120,500
Net Worth	\$ 183,500
Total Liabilities and Net Worth	\$ 304,000



CASH SAVING PROJECTION	
Yearly savings	\$ 67,274
Months remaining in 2018	2
2018	
Current Cash	\$ 5,000
Savings for the remainder of the year	\$ 11,212
Other adjustments	\$ -
2018 Total	\$ 16,212
2019	
Savings	\$ 67,274
Other adjustments	\$ -
2019 Total	\$ 83,486
2020	
Savings	\$ 67,274
Other adjustments	\$ -
2020 Total	\$ 150,760
2021	
Savings	\$ 67,274
Other adjustments	\$ -
2021 Total	\$ 218,034
2022	
Savings	\$ 67,274
Other adjustments	\$ -
2022 Total	\$ 285,307



ANALYSIS		
Real Estate purchasing power each year		
Required Down Payment		20.00%
2018	Can purchase asset value =	\$ 81,061
2019	Can purchase asset value =	\$ 417,430
2020	Can purchase asset value =	\$ 753,799
2021	Can purchase asset value =	\$ 1,090,168
2022	Can purchase asset value =	\$ 1,426,537

Emergency Fund Ratio	Benchmark	Months
Total Liquid Cash/ Necessary Expense	Ideal range:3-6 months	0.98

Housing Ratio 1 (basic)	Benchmark	%
Housing Expense/ Gross pay	Banks want <28%	6.24%

Housing Ratio 2 (broad)	Benchmark	%
Housing Expense + other debt/ Gross pay	Banks want <36%	6.24%

Debt to Total Asset		%
Total Debt/ Total Asset	Lower the better	39.64%

Saving Rate	%
Monthly Employer match \$ Amount	\$ 347
Saving + Employer match / Gross pay	3.12%

Debt to Income (DTI) Ratio	Benchmark	%
Monthly Debt/ Gross Pay	Bank wants < 25%	3.69%

REAL ESTATE YEARLY OPERATION SUMMARY

Income	Yearly
Gross Scheduled Income	\$ 23,364
Vacancy or Credit Losses (3-6%)	\$ 1,168
Other adjustment to income	
Gross Operating Income	\$ 22,196
Operating Expense	
Fixed Landlord-Paid Expenses	
Electricity	\$ 3,600
Water & Sewer	\$ 840
Garbage/Trash	\$ 288
Internet/ cable	\$ 1,296
Gas	\$ 600
PMI	\$ -
HOAs	\$ -
Other Monthly Expenses 1	\$ -
Other Monthly Expenses 2	\$ -
Insurance	\$ 850
Property Taxes	\$ 1,176
Other Yearly Expenses 1	\$ 400
Other Yearly Expenses 2	\$ -
Total Fixed Expense	\$ 9,050
Variable Landlord Paid Expenses	
Repairs & Maintenance (%)	\$ 1,776
Property Management Fees (%)	\$ -
Legal/Accounting/Advertising/Lawn/Supplies	\$ -
Other variable Cost	\$ -
Total Variable Expense	\$ 1,776
Total expenses	\$ 10,826
Net Operating Income	\$ 11,370
Less: Mortgage expense (Principle and Interest)	\$ -
Capital Expenditures	\$ 1,110
Cash Flow before taxes	\$ 10,260

EQUITY CALCULATION

Market Value today	\$ 137,000
Remaining Mortgage balance	\$ -
Total equity in the property	\$ 137,000

Address

1011 Travelers Trl

YEARLY CALCULATION

Income		Yearly	
Gross Scheduled Income	Monthly	1,947	\$ 23,364
Vacancy or Credit Losses (3-6%)		5%	\$ 1,168
Other adjustment to income			
Gross Operating Income			\$ 22,196

Operating Expense

Fixed Landlord-Paid Expenses			
Electricity	Monthly	300	\$ 3,600
Water & Sewer	Monthly	70	\$ 840
Garbage/Trash	Monthly	24	\$ 288
Internet/ cable	Monthly	108	\$ 1,296
Gas	Monthly	50	\$ 600
PMI	Monthly	-	\$ -
HOAs	Monthly	-	\$ -
Other Monthly Expenses 1	Monthly	-	\$ -
Other Monthly Expenses 2	Monthly	-	\$ -
Insurance	Enter on Yearly		850
Property Taxes	Enter on Yearly		1,176
Other Yearly Expenses 1	Enter on Yearly		400
Other Yearly Expenses 2	Enter on Yearly		
Total Fixed Expenses			\$ 9,050
Variable Landlord Paid Expenses			
Repairs & Maintenance (%)		8%	\$ 1,776
Property Management Fees (%)		0%	\$ -
Legal/Accounting/Advertising/Lawn/Supplies		0%	\$ -
Other Variable Cost		0%	\$ -
Total Variable Expenses			\$ 1,776
Total expenses			\$ 10,826

Net Operating Income			\$ 11,370
Less: Mortgage expense (Principle and Interest)	Monthly	-	\$ -
Capital Expenditures(%)		5%	\$ 1,110
Cashflow before taxes			\$ 10,260

EQUITY CALCULATION

Market Value as of today			137,000
Remaining Mortgage Balance			-
Total equity in the property			137,000