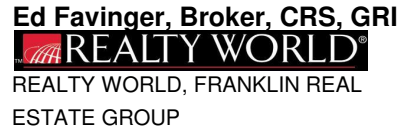


**A PRO-FORMA CASH FLOW ANALYSIS**



For more information call or email me  
[favinger@rwnetwork.com](mailto:favinger@rwnetwork.com)  
 916-203-1260

**6108-6110 Terrell, Citrus Heights, Ca**

Duplex  
 2 bedroom 2 bath each side  
 CH&A & Fireplaces  
 1 car garages each side

List Price	\$	<b>145,900</b>	
<b>What You'd have into it at fix up</b>	\$	<b>150,000</b>	
Down Payment	\$	37,500	
New Loan Amount	\$	112,500	\$ 604 P/M

		<b>Current</b>
Gross Scheduled Income		\$21,600
Less Vacancy Factor		\$1,080
Gross Operating Income		\$20,520
Less: Annual Operating Expenses	\$	9,275
Net Operating Income		\$11,245
Annual Loan Payments		\$7,250
Pre tax cash flow (Cash on cash)		\$3,996
Equity Build Up/Princ. Pay down	\$	1,661
Total Return		\$5,656

<b>Rents</b>		
2bd/2ba	\$	900
2bd/2ba	\$	900
Total	\$	1,800

**EXPENSES**

Taxes	\$	1,875
Pro-mgmt	\$	1,200
Landscaping	\$	1,200
WSG	\$	2,800
Insurance	\$	1,200
Maintenance/Repairs	\$	1,000

ANNUAL	RECAP
<b>Rent</b>	<b>\$21,600</b>
<b>GRM</b>	<b>6.94</b>
<b>CAP</b>	<b>7.50%</b>
<b>Cash/Cash</b>	<b>11%</b>
<b>Total Return</b>	<b>15%</b>

Total Expenses	\$	<b>9,275.00</b>
----------------	----	-----------------

**NOTE 1: THE ABOVE CASH FLOW NUMBERS ARE ESTIMATES ONLY & ALL OF THE ABOVE INFORMATION IS TO BE INDEPENDENTLY VERIFIED IN THE COURSE OF THE DUE DILIGENCE PERIOD PROVIDED FOR FOR IN THE PURCHASE CONTRACT**

**NOTE 2: THE ABOVE CASH FLOW IS BASED UPON THE "SALES PRICE", NOT THE LIST PRICE & THERE IS NO GUARANTEE THE SELLER WILL ACCEPT A LOWER PRICE**

**NOTE 3: THIS PROPERTY IS LISTED BY: Lyon Real Estate**