



CIAS Calculations Worksheet

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

Purchase Price	\$62,000	Renovation	\$5,000
Total Property Price	\$67,000	Gross Annual Rent	\$12,000

Taxes	\$916	Utilities & Trash	\$0
Insurance	\$600	Lawn Service	\$0
HOA	\$0	Maintenance	\$600
Management	\$0	Vacancy Reserve	\$0

Total Expenses= \$2,116

Gross Annual Rent	\$12,000
- Total Expenses	\$2,116
NOI=	\$9,884

NOI	\$9,884
Purchase Price	\$62,000
	0.1594

Cap Rate = 15.94%

NOI	\$9,884
Debt Service	\$3,016
Cash Flow=	\$6,868

Debt Service Assumptions

# of Years	30	
Rate	4.50%	
% Down	20%	
Closing Costs	\$1,500	(using 3%)
Payment	\$3,016	(annually)

Cash Flow	\$6,868
Amount Down	\$14,900
	0.4610

Cash-On-Cash Return= 46.10%

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Assumptions

Appreciation Rate

	Cash Flow	Appreciated Value
Year 1	\$6,868	\$70,350
Year 2	\$6,868	\$73,868
Year 3	\$6,868	\$77,561
Year 4	\$6,868	\$81,439
Year 5	\$6,868	\$85,511
Year 6	\$6,868	\$89,786
Year 7	\$6,868	\$94,276
Year 8	\$6,868	\$98,990
Year 9	\$6,868	\$103,939
Year 10	\$6,868	\$109,136
Year 11	\$6,868	\$114,593
Year 12	\$6,868	\$120,322
Year 13	\$6,868	\$126,338
Year 14	\$6,868	\$132,655
Year 15	\$6,868	\$139,288
Year 16	\$9,884	\$146,253
Year 17	\$9,884	\$153,565
TOTAL	\$122,791	\$153,565
TOTAL EARNED		\$206,006
TOTAL AVAILABLE AFTER SALE		\$276,356

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Holding Costs

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Property Price

Taxes	\$916	Utilities & Trash	\$0
Insurance	\$600	Lawn Service	\$0
HOA	\$0	Maintenance	\$600
Management	\$0	Vacancy Reserve	\$0

Total Expenses **\$2,116** (annually)

# of Years	30
Rate	5.50%
% Down	20%

Payment **\$3,379** (annually)

Annual

Total Expenses	<u>\$2,116</u>
+ Payment	<u>\$3,379</u>
	\$5,495 (Annually)

Monthly

Annual Cost	<u>\$5,495</u>
12 months	<u>12</u>
	\$458 (Monthly)

Daily

Monthly Cost	<u>\$458</u>
30 Days	<u>30</u>
	\$15.27 (Daily)

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Cash Flow, Cash-on-Cash Return Calculator

STEP 1: Estimate Monthly Rent.

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Monthly Rental Income:

STEP 2: Estimate Monthly Expenses.

Taxes:	<input type="text" value="\$50"/>
Insurance:	<input type="text" value="\$50"/>
HOA:	<input type="text" value="\$0"/>
Property Management:	<input type="text" value="\$0"/>
Utilities & Trash:	<input type="text" value="\$0"/>
Lawn Service:	<input type="text" value="\$0"/>
Maintenance:	<input type="text" value="\$50"/>
Vacancy Reserve:	<input type="text" value="\$0"/>

Estimated Monthly Expenses:	\$150	Net Operating Income:	\$850
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STEP 3: Estimate Purchase Price.

Purchase Price:
 Closing Costs:

STEP 4: Estimate Loan Details.

Annual Interest Rate:
 Term of Loan (in years):

Monthly Debt Service	
20% Down:	\$251.32

STEP 5: Review Downpayment Options.

Breakeven Downpayment: Not Applicable

*Estimates	Amount:	Annual Cashflow:	Cash-on-Cash Return:
10% Down:	\$6,200	\$6,807	88.41%
20% Down:	\$12,400	\$7,184	51.68%
30% Down:	\$18,600	\$7,561	37.62%
40% Down:	\$24,800	\$7,938	30.18%
50% Down:	\$31,000	\$8,315	25.59%
60% Down:	\$37,200	\$8,692	22.46%
70% Down:	\$43,400	\$9,069	20.20%
80% Down:	\$49,600	\$9,446	18.49%
90% Down:	\$55,800	\$9,823	17.14%
100% Down:	\$62,000	\$10,200	16.06%