



CIAS Calculations Worksheet

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

| | |
|----------------------|-----------|
| Purchase Price | \$129,000 |
| Total Property Price | \$129,000 |

| | |
|-------------------|----------|
| Renovation | \$0 |
| Gross Annual Rent | \$16,800 |

44 Rooms rented 200 days @ \$50/ night + Special Events + Duplex

| | |
|------------|---------|
| Taxes | \$1,766 |
| Insurance | \$500 |
| HOA | \$2,044 |
| Management | \$0 |

| | |
|-------------------|-------|
| Utilities & Trash | \$0 |
| Lawn Service | \$0 |
| Maintenance | \$500 |
| Vacancy Reserve | \$0 |

Total Expenses= \$4,810

| | |
|-------------------|-----------------|
| Gross Annual Rent | \$16,800 |
| - Total Expenses | \$4,810 |
| NOI= | \$11,990 |

| | |
|----------------|-----------|
| NOI | \$11,990 |
| Purchase Price | \$129,000 |
| | 0.0929 |

Cap Rate = 9.29%

| | |
|-------------------|----------------|
| NOI | \$11,990 |
| Debt Service | \$6,648 |
| Cash Flow= | \$5,342 |

Debt Service Assumptions

| | | |
|---------------|----------|------------|
| # of Years | 30 | |
| Rate | 5.00% | |
| % Down | 20% | |
| Closing Costs | \$15,000 | (using 3%) |
| Payment | \$6,648 | (annually) |

| | |
|-------------|----------|
| Cash Flow | \$5,342 |
| Amount Down | \$40,800 |
| | 0.1309 |

Cash-On-Cash Return= 13.09%

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Assumptions

Appreciation Rate

| | Cash Flow | Appreciated Value |
|-----------------------------------|------------------|-------------------|
| Year 1 | \$5,342 | \$135,450 |
| Year 2 | \$5,342 | \$142,223 |
| Year 3 | \$5,342 | \$149,334 |
| Year 4 | \$5,342 | \$156,800 |
| Year 5 | \$5,342 | \$164,640 |
| Year 6 | \$5,342 | \$172,872 |
| Year 7 | \$5,342 | \$181,516 |
| Year 8 | \$5,342 | \$190,592 |
| Year 9 | \$5,342 | \$200,121 |
| Year 10 | \$5,342 | \$210,127 |
| Year 11 | \$5,342 | \$220,634 |
| Year 12 | \$5,342 | \$231,665 |
| Year 13 | \$5,342 | \$243,249 |
| Year 14 | \$5,342 | \$255,411 |
| Year 15 | \$5,342 | \$268,182 |
| Year 16 | \$11,990 | \$281,591 |
| Year 17 | \$11,990 | \$295,670 |
| TOTAL | \$104,110 | \$295,670 |
| TOTAL EARNED | | \$264,330 |
| TOTAL AVAILABLE AFTER SALE | | \$399,780 |

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Cash Flow, Cash-on-Cash Return Calculator

Craig Baranowski 850.259.1788

STEP 1: Estimate Monthly Rent.

Monthly Rental Income:

STEP 2: Estimate Monthly Expenses.

| | |
|----------------------|------------------------------------|
| Taxes: | <input type="text" value="\$42"/> |
| Insurance: | <input type="text" value="\$42"/> |
| HOA: | <input type="text" value="\$170"/> |
| 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="\$42"/> |
| Vacancy Reserve: | <input type="text" value="\$0"/> |

| | | | |
|-----------------------------|-------|-----------------------|---------|
| Estimated Monthly Expenses: | \$295 | Net Operating Income: | \$1,105 |
|-----------------------------|-------|-----------------------|---------|

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: | \$554.00 |

STEP 5: Review Downpayment Options.

Breakeven Downpayment: Not Applicable

| *Estimates | Amount: | Annual Cashflow: | Cash-on-Cash Return: |
|------------|-----------|------------------|----------------------|
| 10% Down: | \$12,900 | \$5,777 | 20.71% |
| 20% Down: | \$25,800 | \$6,608 | 16.20% |
| 30% Down: | \$38,700 | \$7,439 | 13.85% |
| 40% Down: | \$51,600 | \$8,270 | 12.42% |
| 50% Down: | \$64,500 | \$9,101 | 11.45% |
| 60% Down: | \$77,400 | \$9,932 | 10.75% |
| 70% Down: | \$90,300 | \$10,763 | 10.22% |
| 80% Down: | \$103,200 | \$11,594 | 9.81% |
| 90% Down: | \$116,100 | \$12,425 | 9.48% |
| 100% Down: | \$129,000 | \$13,256 | 9.21% |



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Holding Costs

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Property Price

| | | | |
|------------|--------------------------------------|-------------------|------------------------------------|
| Taxes | <input type="text" value="\$1,766"/> | Utilities & Trash | <input type="text" value="\$0"/> |
| Insurance | <input type="text" value="\$500"/> | Lawn Service | <input type="text" value="\$0"/> |
| HOA | <input type="text" value="\$2,044"/> | Maintenance | <input type="text" value="\$500"/> |
| Management | <input type="text" value="\$0"/> | Vacancy Reserve | <input type="text" value="\$0"/> |

Total Expenses **\$4,810** (annually)

| | |
|------------|------------------------------------|
| # of Years | <input type="text" value="30"/> |
| Rate | <input type="text" value="5.50%"/> |
| % Down | <input type="text" value="20%"/> |

Payment **\$7,031** (annually)

Annual

| | |
|----------------|----------------------------|
| Total Expenses | <u>\$4,810</u> |
| + Payment | <u>\$7,031</u> |
| | \$11,841 (Annually) |

Monthly

| | |
|-------------|------------------------|
| Annual Cost | <u>\$11,841</u> |
| 12 months | <u>12</u> |
| | \$987 (Monthly) |

Daily

| | |
|--------------|------------------------|
| Monthly Cost | <u>\$987</u> |
| 30 Days | <u>30</u> |
| | \$32.89 (Daily) |

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