



CIAS Calculations Worksheet

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

Purchase Price	\$299,000	Renovation	\$0
Total Property Price	\$299,000	Gross Annual Rent	\$45,000

Taxes	\$3,295	Utilities & Trash	\$2,000
Insurance	\$400	Lawn Service	\$0
HOA	\$9,600	Maintenance	\$600
Management	\$9,000	Vacancy Reserve	\$0

Total Expenses = \$24,895

Gross Annual Rent	\$45,000
- Total Expenses	\$24,895
NOI =	\$20,105

NOI	\$20,105
Purchase Price	\$299,000
	0.0672

Cap Rate = 6.72%

NOI	\$20,105
Debt Service	\$15,850
Cash Flow =	\$4,255

Debt Service Assumptions	
# of Years	30
Rate	5.25%
% Down	20%
Closing Costs	\$1,500 (using 3%)
Payment	\$15,850 (annually)

Cash Flow	\$4,255
Amount Down	\$61,300
	0.0694

Cash-On-Cash Return = 6.94%

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Assumptions

Appreciation Rate

	Cash Flow	Appreciated Value
Year 1	\$4,255	\$313,950
Year 2	\$4,255	\$329,648
Year 3	\$4,255	\$346,130
Year 4	\$4,255	\$363,436
Year 5	\$4,255	\$381,608
Year 6	\$4,255	\$400,689
Year 7	\$4,255	\$420,723
Year 8	\$4,255	\$441,759
Year 9	\$4,255	\$463,847
Year 10	\$4,255	\$487,039
Year 11	\$4,255	\$511,391
Year 12	\$4,255	\$536,961
Year 13	\$4,255	\$563,809
Year 14	\$4,255	\$592,000
Year 15	\$4,255	\$621,600
Year 16	\$20,105	\$652,680
Year 17	\$20,105	\$685,313
TOTAL	\$104,028	\$685,313
	TOTAL EARNED	\$475,392
	TOTAL AVAILABLE AFTER SALE	\$789,342

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Cash Flow, Cash-on-Cash Return Calculator

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STEP 1: Estimate Monthly Rent.

Monthly Rental Income:

STEP 2: Estimate Monthly Expenses.

Taxes:	\$33
Insurance:	\$33
HOA:	\$800
Property Management:	\$692
Utilities & Trash:	\$167
Lawn Service:	\$0
Maintenance:	\$50
Vacancy Reserve:	\$0

Estimated Monthly Expenses:	\$1,776	Net Operating Income:	\$1,974
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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:	\$1,320.87

STEP 5: Review Downpayment Options.

Breakeven Downpayment: Not Applicable

*Estimates	Amount:	Annual Cashflow:	Cash-on-Cash Return:
10% Down:	\$29,900	\$5,861	18.66%
20% Down:	\$59,800	\$7,842	12.79%
30% Down:	\$89,700	\$9,823	10.77%
40% Down:	\$119,600	\$11,804	9.75%
50% Down:	\$149,500	\$13,786	9.13%
60% Down:	\$179,400	\$15,767	8.72%
70% Down:	\$209,300	\$17,748	8.42%
80% Down:	\$239,200	\$19,730	8.20%
90% Down:	\$269,100	\$21,711	8.02%
100% Down:	\$299,000	\$23,692	7.88%



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Holding Costs

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Property Price

Taxes	\$3,295	Utilities & Trash	\$2,000
Insurance	\$400	Lawn Service	\$0
HOA	\$9,600	Maintenance	\$600
Management	\$9,000	Vacancy Reserve	\$0

Total Expenses \$24,895 (annually)

# of Years	30
Rate	5.50%
% Down	20%

Payment \$16,298 (annually)

Annual

Total Expenses	\$24,895
+ Payment	\$16,298
	\$41,193 (Annually)

Monthly

Annual Cost	\$41,193
12 months	12
	\$3,433 (Monthly)

Daily

Monthly Cost	\$3,433
30 Days	30
	\$114.42 (Daily)

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