



CIAS Calculations Worksheet

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

Purchase Price	\$1,000,000	Renovation	\$4,000
Total Property Price	\$1,004,000	Gross Annual Rent	\$68,000

Taxes	\$6,274	Utilities & Trash	\$2,400
Insurance	\$4,500	Lawn Service	\$500
HOA	\$0	Maintenance	\$600
Management	\$0	Vacancy Reserve	\$0
Total Expenses=		\$14,274	

Gross Annual Rent	\$68,000
- Total Expenses	\$14,274
NOI=	\$53,726

NOI	\$53,726	Cap Rate = 5.37%
Purchase Price	\$1,000,000	
	0.0537	

NOI	\$53,726	Debt Service Assumptions	
Debt Service	\$50,078	# of Years	30
Cash Flow=	\$3,648	Rate	4.75%
		% Down	20%
		Closing Costs	\$6,000 (using 3%)
		Payment	\$50,078 (annually)

Cash Flow	\$3,648	Cash-On-Cash Return= 1.76%
Amount Down	\$206,800	
	0.0176	

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Assumptions

Appreciation Rate

	Cash Flow	Appreciated Value
Year 1	\$3,648	\$1,054,200
Year 2	\$3,648	\$1,106,910
Year 3	\$3,648	\$1,162,256
Year 4	\$3,648	\$1,220,368
Year 5	\$3,648	\$1,281,387
Year 6	\$3,648	\$1,345,456
Year 7	\$3,648	\$1,412,729
Year 8	\$3,648	\$1,483,365
Year 9	\$3,648	\$1,557,534
Year 10	\$3,648	\$1,635,410
Year 11	\$3,648	\$1,717,181
Year 12	\$3,648	\$1,803,040
Year 13	\$3,648	\$1,893,192
Year 14	\$3,648	\$1,987,851
Year 15	\$3,648	\$2,087,244
Year 16	\$53,726	\$2,191,606
Year 17	\$53,726	\$2,301,186
TOTAL	\$162,173	\$2,301,186
TOTAL EARNED		\$1,409,159
TOTAL AVAILABLE AFTER SALE		\$2,463,359

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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="\$375"/>
Insurance:	<input type="text" value="\$375"/>
HOA:	<input type="text" value="\$0"/>
Property Management:	<input type="text" value="\$0"/>
Utilities & Trash:	<input type="text" value="\$200"/>
Lawn Service:	<input type="text" value="\$42"/>
Maintenance:	<input type="text" value="\$50"/>
Vacancy Reserve:	<input type="text" value="\$0"/>

Estimated Monthly Expenses:	\$1,042	Net Operating Income:	\$4,625
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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:	\$4,173.18

STEP 5: Review Downpayment Options.

Breakeven Downpayment:	\$113,385.68	11.34%
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*Estimates	Amount:	Annual Cashflow:	Cash-on-Cash Return:
10% Down:	\$100,000	(\$838)	-0.79%
20% Down:	\$200,000	\$5,422	2.63%
30% Down:	\$300,000	\$11,682	3.82%
40% Down:	\$400,000	\$17,941	4.42%
50% Down:	\$500,000	\$24,201	4.78%
60% Down:	\$600,000	\$30,461	5.03%
70% Down:	\$700,000	\$36,721	5.20%
80% Down:	\$800,000	\$42,980	5.33%
90% Down:	\$900,000	\$49,240	5.43%
100% Down:	\$1,000,000	\$55,500	5.52%



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Holding Costs

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Property Price

Taxes	\$6,274	Utilities & Trash	\$2,400
Insurance	\$4,500	Lawn Service	\$500
HOA	\$0	Maintenance	\$600
Management	\$0	Vacancy Reserve	\$0

Total Expenses \$14,274 (annually)

# of Years	30
Rate	5.50%
% Down	20%

Payment \$54,508 (annually)

Annual

Total Expenses	\$14,274
+ Payment	\$54,508
	\$68,782 (Annually)

Monthly

Annual Cost	\$68,782
12 months	12
	\$5,732 (Monthly)

Daily

Monthly Cost	\$5,732
30 Days	30
	\$191.06 (Daily)

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