



CIAS Calculations Worksheet

Certified Investment Agent Specialist

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Purchase Price	\$294,000	Renovation	\$16,000	Furnishings, Appliances
Total Property Price	\$310,000	Gross Annual Rent	\$35,000	

Taxes	\$3,962	Utilities & Trash	\$2,000
Insurance	\$500	Lawn Service	\$0
HOA	\$6,300	Maintenance	\$500
Management	\$0	Vacancy Reserve	\$0
Total Expenses=		\$13,262	

Gross Annual Rent	\$35,000
- Total Expenses	\$13,262
NOI=	\$21,738

NOI	\$21,738	Cap Rate = 7.39%
Purchase Price	\$294,000	
	0.0739	

NOI	\$21,738	Debt Service Assumptions	
Debt Service	\$15,585	# of Years	30
Cash Flow=	\$6,153	Rate	5.25%
		% Down	20%
		Closing Costs	\$6,000 (using 3%)
		Payment	\$15,585 (annually)

Cash Flow	\$6,153	Cash-On-Cash Return= 9.05%
Amount Down	\$68,000	
	0.0905	

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**Assumptions**Appreciation Rate

	Cash Flow	Appreciated Value
Year 1	\$6,153	\$325,500
Year 2	\$6,153	\$341,775
Year 3	\$6,153	\$358,864
Year 4	\$6,153	\$376,807
Year 5	\$6,153	\$395,647
Year 6	\$6,153	\$415,430
Year 7	\$6,153	\$436,201
Year 8	\$6,153	\$458,011
Year 9	\$6,153	\$480,912
Year 10	\$6,153	\$504,957
Year 11	\$6,153	\$530,205
Year 12	\$6,153	\$556,715
Year 13	\$6,153	\$584,551
Year 14	\$6,153	\$613,779
Year 15	\$6,153	\$644,468
Year 16	\$21,738	\$676,691
Year 17	\$21,738	\$710,526
TOTAL	\$135,765	\$710,526
TOTAL EARNED		\$520,791
TOTAL AVAILABLE AFTER SALE		\$846,291

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Holding Costs

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Property Price

Taxes	\$3,962	Utilities & Trash	\$2,000
Insurance	\$500	Lawn Service	\$0
HOA	\$6,300	Maintenance	\$500
Management	\$0	Vacancy Reserve	\$0

Total Expenses \$13,262 (annually)

# of Years	30
Rate	5.50%
% Down	20%

Payment \$16,025 (annually)

Annual

Total Expenses	\$13,262
+ Payment	\$16,025
	\$29,287 (Annually)

Monthly

Annual Cost	\$29,287
12 months	12
	\$2,441 (Monthly)

Daily

Monthly Cost	\$2,441
30 Days	30
	\$81.35 (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="\$42"/>
Insurance:	<input type="text" value="\$42"/>
HOA:	<input type="text" value="\$525"/>
Property Management:	<input type="text" value="\$0"/>
Utilities & Trash:	<input type="text" value="\$167"/>
Lawn Service:	<input type="text" value="\$0"/>
Maintenance:	<input type="text" value="\$42"/>
Vacancy Reserve:	<input type="text" value="\$0"/>

Estimated Monthly Expenses:	\$817	Net Operating Income:	\$2,100
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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:	\$1,298.78

STEP 5: Review Downpayment Options.

Breakeven Downpayment: Not Applicable

*Estimates	Amount:	Annual Cashflow:	Cash-on-Cash Return:
10% Down:	\$29,400	\$7,666	21.66%
20% Down:	\$58,800	\$9,615	14.84%
30% Down:	\$88,200	\$11,563	12.27%
40% Down:	\$117,600	\$13,511	10.93%
50% Down:	\$147,000	\$15,459	10.10%
60% Down:	\$176,400	\$17,407	9.54%
70% Down:	\$205,800	\$19,355	9.14%
80% Down:	\$235,200	\$21,304	8.83%
90% Down:	\$264,600	\$23,252	8.59%
100% Down:	\$294,000	\$25,200	8.40%