



# CIAS Calculations Worksheet

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

Purchase Price	\$274,900	Renovation	\$0
Total Property Price	\$274,900	Gross Annual Rent	\$25,000

Taxes	\$3,006	Utilities & Trash	\$2,000
Insurance	\$2,500	Lawn Service	\$600
HOA	\$1,680	Maintenance	\$600
Management	\$2,000	Vacancy Reserve	\$600

**Total Expenses = \$12,986**

Gross Annual Rent	\$25,000
- Total Expenses	\$12,986
<b>NOI =</b>	<b>\$12,014</b>

NOI	\$12,014
Purchase Price	\$274,900
	0.0437

**Cap Rate = 4.37%**

NOI	\$12,014
Debt Service	\$14,573
<b>Cash Flow =</b>	<b>(\$2,559)</b>

Debt Service Assumptions	
# of Years	30
Rate	5.25%
% Down	20%
Closing Costs	\$1,500 (using 3%)
Payment	\$14,573 (annually)

Cash Flow	(\$2,559)
Amount Down	\$56,480
	-0.0453

**Cash-On-Cash Return = -4.53%**

The above agent/brokerage gent makes no warranty or representation about the content of this broshure. While the information displayed herein is thought to be accurate, it is your responsibility to independently confirm its accuracy and completeness. Any projections, opinions. assumptions or estimates are used for example only and do not represent the current or future performance of the property. The agent and/or brokerage neither practices accounting nor gives advice regarding tax benefits/ liabilities or any other tax, accounting, or financial consideration, nor does the above agent/brokerage give advice regarding financial investments. It is strongly receommended that you seek appropriate professional counsel regarding your rights as a homeowner.



**Assumptions**

Appreciation Rate

	Cash Flow	Appreciated Value
Year 1	\$2,559	\$288,645
Year 2	\$2,559	\$303,077
Year 3	\$2,559	\$318,231
Year 4	\$2,559	\$334,143
Year 5	\$2,559	\$350,850
Year 6	\$2,559	\$368,392
Year 7	\$2,559	\$386,812
Year 8	\$2,559	\$406,153
Year 9	\$2,559	\$426,460
Year 10	\$2,559	\$447,783
Year 11	\$2,559	\$470,172
Year 12	\$2,559	\$493,681
Year 13	\$2,559	\$518,365
Year 14	\$2,559	\$544,283
Year 15	\$2,559	\$571,497
Year 16	\$12,014	\$600,072
Year 17	\$12,014	\$630,076
<b>TOTAL</b>	<b>-\$14,355</b>	<b>\$630,076</b>
<b>TOTAL EARNED</b>		<b>\$327,076</b>
<b>TOTAL AVAILABLE AFTER SALE</b>		<b>\$615,721</b>

The above agent/brokerage gent makes no warranty or representation about the content of this brochure. While the information displayed herein is thought to be accurate, it is your responsibility to independently confirm its accuracy and completeness. Any projections, opinions, assumptions or estimates are used for example only and do not represent the current or future performance of the property. The agent and/or brokerage neither practices accounting nor gives advice regarding tax benefits/ liabilities or any other tax, accounting, or financial consideration, nor does the above agent/brokerage give advice regarding financial investments. It is strongly recommended that you seek appropriate professional counsel regarding your



# 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:	\$208
Insurance:	\$208
HOA:	\$140
Property Management:	\$154
Utilities & Trash:	\$167
Lawn Service:	\$50
Maintenance:	\$50
Vacancy Reserve:	\$50

Estimated Monthly Expenses:	\$1,027	Net Operating Income:	\$1,056
-----------------------------	---------	-----------------------	---------

## 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:	\$1,214.41

## STEP 5: Review Downpayment Options.

Breakeven Downpayment:	\$83,638.36	30.43%
------------------------	-------------	--------

*Estimates	Amount:	Annual Cashflow:	Cash-on-Cash Return:
10% Down:	\$27,490	(\$3,721)	-12.83%
20% Down:	\$54,980	(\$1,899)	-3.36%
30% Down:	\$82,470	(\$77)	-0.09%
40% Down:	\$109,960	\$1,744	1.56%
50% Down:	\$137,450	\$3,566	2.57%
60% Down:	\$164,940	\$5,387	3.24%
70% Down:	\$192,430	\$7,209	3.72%
80% Down:	\$219,920	\$9,031	4.08%
90% Down:	\$247,410	\$10,852	4.36%
100% Down:	\$274,900	\$12,674	4.59%



# CIAS Calculations Worksheet

# Holding Costs

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

Property Price

Taxes	\$3,006	Utilities & Trash	\$2,000
Insurance	\$2,500	Lawn Service	\$600
HOA	\$1,680	Maintenance	\$600
Management	\$2,000	Vacancy Reserve	\$600

**Total Expenses \$12,986** (annually)

# of Years	30
Rate	5.50%
% Down	20%

**Payment \$14,984** (annually)

*Annual*

Total Expenses	\$12,986
+ Payment	<b>\$14,984</b>
	<b>\$27,970</b> (Annually)

*Monthly*

Annual Cost	\$27,970
12 months	12
	<b>\$2,331</b> (Monthly)

*Daily*

Monthly Cost	\$2,331
30 Days	30
	<b>\$77.69</b> (Daily)

The above agent/brokerage gent makes no warranty or representation about the content of this broshure. While the information displayed herein is thought to be accurate, it is your responsibility to independently confirm its accuracy and completeness. Any projections, opinions. assumptions or estimates are used for example only and do not represent the current or future performance of the property. The agent and/or brokerage neither practices accounting nor gives advice regarding tax benefits/ liabilities or any other tax, accounting, or financial consideration, nor does the above agent/brokerage give advice regarding financial investments. It is strongly receommended that you seek appropriate professional counsel regarding your rights as a homeowner.