



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
NOI =	\$12,014

NOI	\$12,014	Cap Rate = 4.37%
Purchase Price	\$274,900	
	0.0437	

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

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

Cash Flow	(\$2,559)	Cash-On-Cash Return= -4.53%
Amount Down	\$56,480	
	-0.0453	

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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
TOTAL	-\$14,355	\$630,076
TOTAL EARNED		\$327,076
TOTAL AVAILABLE AFTER SALE		\$615,721

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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:	\$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
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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:	\$1,214.41

STEP 5: Review Downpayment Options.

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



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Holding Costs

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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	\$14,984
	\$27,970 (Annually)

Monthly

Annual Cost	\$27,970
12 months	12
	\$2,331 (Monthly)

Daily

Monthly Cost	\$2,331
30 Days	30
	\$77.69 (Daily)

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