



CIAS Calculations Worksheet

Certified Investment Agent Specialist

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Purchase Price	\$75,000	Renovation	\$8,000
Total Property Price	\$83,000	Gross Annual Rent	\$12,000

Taxes	\$1,320	Utilities & Trash	\$0
Insurance	\$1,200	Lawn Service	\$0
HOA	\$1,500	Maintenance	\$600
Management	\$0	Vacancy Reserve	\$600
Total Expenses=		\$5,220	

Gross Annual Rent	\$12,000
- Total Expenses	\$5,220
NOI =	\$6,780

NOI	\$6,780	Cap Rate = 9.04%
Purchase Price	\$75,000	
	0.0904	

NOI	\$6,780	Debt Service Assumptions	
Debt Service	\$4,088	# of Years	30
Cash Flow =	\$2,692	Rate	5.50%
		% Down	20%
		Closing Costs	\$1,500 (using 3%)
		Payment	\$4,088 (annually)

Cash Flow	\$2,692	Cash-On-Cash Return= 14.87%
Amount Down	\$18,100	
	0.1487	

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Assumptions

Appreciation Rate

	Cash Flow	Appreciated Value
Year 1	\$2,692	\$87,150
Year 2	\$2,692	\$91,508
Year 3	\$2,692	\$96,083
Year 4	\$2,692	\$100,887
Year 5	\$2,692	\$105,931
Year 6	\$2,692	\$111,228
Year 7	\$2,692	\$116,789
Year 8	\$2,692	\$122,629
Year 9	\$2,692	\$128,760
Year 10	\$2,692	\$135,198
Year 11	\$2,692	\$141,958
Year 12	\$2,692	\$149,056
Year 13	\$2,692	\$156,509
Year 14	\$2,692	\$164,334
Year 15	\$2,692	\$172,551
Year 16	\$6,780	\$181,179
Year 17	\$6,780	\$190,238
TOTAL	\$53,939	\$190,238
	TOTAL EARNED	\$157,026
	TOTAL AVAILABLE AFTER SALE	\$244,176

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Holding Costs

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Property Price

Taxes	\$1,320	Utilities & Trash	\$0
Insurance	\$1,200	Lawn Service	\$0
HOA	\$1,500	Maintenance	\$600
Management	\$0	Vacancy Reserve	\$600

Total Expenses \$5,220 (annually)

# of Years	30
Rate	5.50%
% Down	20%

Payment \$4,088 (annually)

Annual

Total Expenses	\$5,220
+ Payment	\$4,088
	\$9,308 (Annually)

Monthly

Annual Cost	\$9,308
12 months	12
	\$776 (Monthly)

Daily

Monthly Cost	\$776
30 Days	30
	\$25.86 (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:	\$100
Insurance:	\$100
HOA:	\$125
Property Management:	\$0
Utilities & Trash:	\$0
Lawn Service:	\$0
Maintenance:	\$50
Vacancy Reserve:	\$50

Estimated Monthly Expenses:	\$425	Net Operating Income:	\$575
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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:	\$340.67

STEP 5: Review Downpayment Options.

Breakeven Downpayment: Not Applicable

*Estimates	Amount:	Annual Cashflow:	Cash-on-Cash Return:
10% Down:	\$7,500	\$2,301	25.57%
20% Down:	\$15,000	\$2,812	17.04%
30% Down:	\$22,500	\$3,323	13.85%
40% Down:	\$30,000	\$3,834	12.17%
50% Down:	\$37,500	\$4,345	11.14%
60% Down:	\$45,000	\$4,856	10.44%
70% Down:	\$52,500	\$5,367	9.94%
80% Down:	\$60,000	\$5,878	9.56%
90% Down:	\$67,500	\$6,389	9.26%
100% Down:	\$75,000	\$6,900	9.02%