



# CIAS Calculations Worksheet

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

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
<b>Total Expenses=</b>		<b>\$5,220</b>	

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

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

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

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

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	\$2,692	\$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
<b>TOTAL</b>	<b>\$53,939</b>	<b>\$190,238</b>
	<b>TOTAL EARNED</b>	<b>\$157,026</b>
	<b>TOTAL AVAILABLE AFTER SALE</b>	<b>\$244,176</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



# CIAS Calculations Worksheet

# Holding Costs

Certified Investment Agent Specialist

Craig Baranowski 850.259.1788

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	<b>\$4,088</b>
	<b>\$9,308</b> (Annually)

*Monthly*

Annual Cost	\$9,308
12 months	12
	<b>\$776</b> (Monthly)

*Daily*

Monthly Cost	\$776
30 Days	30
	<b>\$25.86</b> (Daily)

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 rights as a homeowner.



# Cash Flow, Cash-on-Cash Return Calculator

## STEP 1: Estimate Monthly Rent.

Craig Baranowski 850.259.1788

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
-----------------------------	-------	-----------------------	-------

## STEP 3: Estimate Purchase Price.

Purchase Price:	\$75,000
Closing Costs:	\$1,500

## STEP 4: Estimate Loan Details.

Annual Interest Rate:	5.50%
Term of Loan (in years):	30

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%