

Property Analysis Spreadsheet		
Description	Amount	
Purchase Details		
Purchase Price	\$165,000	
Down Payment (20%)	\$33,000	20%
Loan Amount	\$132,000	80%
Interest Rate	7%	
Loan Term (years)	30	
Monthly Mortgage Payment	\$878.20	
Annual Mortgage Payment	\$10,538.39	
Income and Expenses		
Monthly Rent	\$1,700	
Annual Rent Income	\$20,400	
Annual Property Taxes	\$1,550	
Annual Insurance	\$1,000	
Monthly Property Management Fee	\$136	
Annual Property Management Fee	\$1,632	
Additional Owner Expenses/Reserves		
Total Annual Operating Expenses	\$4,182	
Net Operating Income (NOI)	\$16,218	
Cash Flow Analysis		
Annual Mortgage Payment	\$10,538.39	
Annual Cash Flow	\$5,679.61	
Initial Cash Investment		
Down Payment	\$33,000	
Closing Costs (2%)	\$3,300	
Total Initial Cash Investment	\$36,300	
Cash on Cash Return		
Annual Cash Flow	\$5,679.61	
Cash on Cash Return (%)	15.65%	
Appreciation and Depreciation		
Annual Appreciation Rate	3%	
Annual Appreciation	\$4,950	
Depreciable Basis	\$165,000	
Annual Depreciation	\$6,000.00	
Tax Savings from Depreciation	\$1,500.00	
Total Return Analysis		
Annual Cash Flow	\$5,679.60	
Annual Appreciation	\$4,950	
Tax Savings from Depreciation	\$1,440.00	
Total Return	\$12,069.60	
Return on Investment (ROI)		
Total Return	\$12,069.60	

Initial Cash Investment	\$36,300	
ROI (%)	33.26%	