

RENTAL PROPERTY DEAL CALCULATOR

1402 Crescent 1404, Ames 50014

*** Instructions: Enter data into the grey cells with blue text only ***

Property Information		Purchase & Financing		Rental Income (\$/month)		Operating Expenses		
				qty.	current	market	notes	
Street Address	1402 Crescent 1404	Purchase Price (\$)	\$ 151,000.00	Unit type A < 1bed,1bath>	1	\$ 1,700.00	Property Management Fee (%)	3% <i>of gross rent collected</i>
City/Town, State	Ames	Downpayment (%)	0.00%	Unit type B < 2bed,1bath>			Leasing Fees (%)	0%
County	Iowa	Interest Rate (%)	5.500%	Unit type C < 3bed,1bath>			Vacancy Reserve (%)	0.0%
Zip Code	50014	Loan Term (years)	30	Unit type D < 2bed,1bath>			Maintenance & Repairs Reserve (%)	5.00%
Year Built	1955	Closing Costs (%)	0.10%	Unit type E < 2bed,1bath>			Capital Expense Reserve (%)	5.0%
Style	Duplex	Loan Origination Date	6/1/2021	Unit type F < 2bed,1bath>			Property Tax (\$/year)	\$ 1,882.00
Livable Space Sqft	1,100	Mortgage Insurance (\$/year)	\$ -	Unit type G < 2bed,1bath>			Insurance (\$/year)	\$ 1,300.00
Heating Fuel	Natural Gas	Repair Cost (\$)	\$ -	Unit type H < 1bed,1bath>	0	\$ -	HOA Fee (\$/year)	\$ -
Heating type	Furnace	Property Value	\$ -	Unit type I < 1bed,1bath>	0	\$ -	Utility: Water & Sewer (\$/month)	\$ -
Hot Water type	Tank	Desired ARV Discount (% ARV)	75%	Unit type J < 1bed,1bath>	0	\$ -	Utility: Electric (\$/month)	\$ -
Cooling type	Central AC	Market's CAP Rate (5+ units)	0.00%	Other Income (\$/month)		qty.	current	market
Water source	City-Connected	Notes: FHA loan		ex.) garage, laundry, vending	1	\$ -	Utility: Gas/Oil (\$/month)	\$ -
Sewer type	City-Connected			ex.) parking, storage, etc.	1	\$ -	Utility: Trash (\$/month)	\$ -
Meter Segregation	Electric & Gas per unit						Utility: Lawn/Snow (\$/month)	\$ -
							< Other Expense > (\$/month)	\$ -
				Select for Analysis (choose one)		Current		

Debt Paydown Summary (10 year)			Helpful links		
EOY	Paydown	ROI			
1	\$ 2,034.11	1347.09%	Mortgage Rates		
2	\$ 2,148.84	1423.08%	Rentometer		
3	\$ 2,270.06	1503.35%	Data Commons		
4	\$ 2,398.11	1588.15%	City-Data		
5	\$ 2,533.38	1677.73%			
6	\$ 2,676.28	1772.37%			
7	\$ 2,827.24	1872.35%			
8	\$ 2,986.72	1977.96%			
9	\$ 3,155.20	2089.53%			
10	\$ 3,333.17	2207.40%			

Building Basis %	90.0%	Starting Value	\$150,000.00
Years to Depreciate	27.5	Appreciation %	30.00%
Your Tax Bracket %	24%		

Purchase & Financing Results		Cash Flow Analysis		Key Performance Indicators			
		monthly	yearly		notes		
Downpayment	\$ -	Gross Income	\$ 1,700.00	\$ 20,400.00	Property Age	68 years old	
Loan Amount	\$ 151,000.00	Less: Loan Payment (P&I + MI)	\$ 857.36	\$ 10,288.34	Price per Square Foot	\$ 137.27	
Monthly Loan Payment (P&I)	\$ 5857.36	Less: Property Management Fee	\$ 42.50	\$ 510.00	Average Cost per Unit	\$ 151,000.00	
Monthly Mortgage Insurance (MI)	\$ -	Less: Leasing Fees	\$ -	\$ -	Property Value (@ Market Cap Rate)	#DIV/0! commercial only	
Total Monthly Mortgage Payment	\$ 1,122.53	Less: Vacancy Reserve	\$ -	\$ -	Operating Expenses (\$/year)	\$ 5,732.00	
Closing Costs	\$ 151.00	Less: Maint. & Repairs Reserve	\$ 85.00	\$ 1,020.00	Net Operating Income (\$/year)	\$ 14,668.00	
Annual Percentage Rate (APR)	5.509%	Less: Capital Expense Reserve	\$ 85.00	\$ 1,020.00	Principal Paydown (year 1)	\$ 2,034.11	
Price to Value (%)	#DIV/0!	Less: Property Tax	\$ 158.83	\$ 1,882.00	Price to Rent Ratio	7.40 < 8	
Max Allowable Offer (Filo/BRRR)	\$ -	Less: Insurance	\$ 108.33	\$ 1,300.00	Debt-Service Coverage Ratio	1.43 > 1.25	
Total Initial Investment	\$ 151.00	Less: HOA Fee	\$ -	\$ -	1% Rule Check (Rent = Price > 1%)	1.1%	
		Less: Owner-Paid Utilities	\$ -	\$ -	50% Rule Check (OpEx = Price > 50%)	28.1%	
		Less: < Other Expense >	\$ -	\$ -	Capitalization Rate (Cap Rate)	9.7%	
		Net Cash Flow	\$ 364.97	\$ 4,379.66	Cash on Cash Return on Investment	2900.4%	
		<i>Per Unit Average</i>	<i># units: 1</i>	<i>\$ 364.97</i>	<i>\$ 4,379.66</i>	Total Return on Investment (year 1)	4247.5%

Tax Deduction Summary (10 year)					Appreciation Summary (10 year)				
EOY	Depreciation	Interest paid	Total Deductions	Tax Savings	ROI	EOY	Value	Gain	ROI
1	\$ -	\$ 8,254.23	\$ 8,254.23	\$1,981.02	1311.93%	1	\$195,000.00	\$ 45,000.00	29801.32%
2	\$ -	\$ 8,139.49	\$ 8,139.49	\$1,953.48	1293.69%	2	\$253,500.00	\$ 58,500.00	38741.72%
3	\$ -	\$ 8,018.28	\$ 8,018.28	\$1,924.39	1274.43%	3	\$329,550.00	\$ 76,050.00	50364.24%
4	\$ -	\$ 7,890.23	\$ 7,890.23	\$1,893.66	1254.08%	4	\$428,415.00	\$ 98,865.00	65473.51%
5	\$ -	\$ 7,754.96	\$ 7,754.96	\$1,861.19	1232.58%	5	\$556,939.50	\$ 128,524.50	85115.56%
6	\$ -	\$ 7,612.06	\$ 7,612.06	\$1,826.89	1209.86%	6	\$724,021.35	\$ 167,081.85	110630.23%
7	\$ -	\$ 7,461.09	\$ 7,461.09	\$1,790.66	1185.87%	7	\$941,227.76	\$ 217,206.41	143845.30%
8	\$ -	\$ 7,301.62	\$ 7,301.62	\$1,752.39	1160.52%	8	\$1,223,596.0	\$ 282,368.38	186998.89%
9	\$ -	\$ 7,133.14	\$ 7,133.14	\$1,711.95	1133.74%	9	\$1,590,674.9	\$ 367,078.82	243098.56%
10	\$ -	\$ 6,955.16	\$ 6,955.16	\$1,669.24	1105.46%	10	\$2,067,877.3	\$ 477,202.42	316028.13%

Total Return on Investment (10 year)										
End of Year -->	1	2	3	4	5	6	7	8	9	10
<i>Source of Gain</i>										
Cash Flow	2900.4%	2900.4%	2900.4%	2900.4%	2900.4%	2900.4%	2900.4%	2900.4%	2900.4%	2900.4%
Debt Paydown	1347.09%	1423.08%	1503.35%	1588.15%	1677.73%	1772.37%	1872.35%	1977.96%	2089.53%	2207.40%
Tax Savings	1311.93%	1293.69%	1274.43%	1254.08%	1232.58%	1209.86%	1185.87%	1160.52%	1133.74%	1105.46%
Appreciation	29801.32%	38741.72%	50364.24%	65473.51%	85115.56%	110650.23%	143845.30%	186998.89%	243098.56%	316028.13%
Total ROI	35360.8%	44358.9%	56042.5%	71216.2%	90926.3%	116532.9%	149804.0%	193037.8%	249222.3%	322241.4%
Total Return (\$)	53,294.78	66,981.99	84,624.11	107,536.42	137,296.73	175,964.69	226,203.97	291,487.10	376,325.64	486,384.55