



THE CERTIFIED INVESTOR
AGENT SPECIALIST

CIAS Calculations Worksheet

Property Price \$570,000

Gross Annual Rent \$65,000

Taxes	<u>\$4,410</u>
Insurance	<u>\$2,165</u>
HOA	<u>\$7,500</u>
Management	<u>\$0</u>

Utilities & Trash	<u>\$4,500</u>
Lawn Service	<u>\$0</u>
Maintenance	<u>\$1,000</u>
Vacancy Reserve	<u>\$0</u>

Total Expenses=

\$19,575

Gross Annual Rent	<u>\$65,000</u>
- Total Expenses	<u>\$19,575</u>
NOI=	<u>\$45,425</u>

NOI	<u>\$45,425</u>
Property Price	<u>\$570,000</u>

0.0797 **Cap Rate = 7.97%**

NOI	<u>\$45,425</u>
Debt Service	<u>\$34,130</u>
Cash Flow=	<u>\$11,295</u>

Debt Service Assumptions

# of Years	<u>30</u>	
Rate	<u>7.00%</u>	
% Down	<u>25%</u>	
Closing Costs		(using 3%)
Payment	<u>\$34,130</u>	(annually)

Cash Flow	<u>\$11,295</u>
Amount Down	<u>\$142,500</u>

0.0793

Cash-On-Cash Return= 7.93%

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