CIAS Calculations Worksheet

THE CERTIFIED INVESTOR AGENT SPECIALIST

Property Price	$570,000	Gross Annual Rent	$65,000

Taxes	$4,410	Utilities & Trash	$4,500
Insurance	$2,165	Lawn Service	$0
HOA	$7,500	Maintenance	$1,000
Management	$0	Vacancy Reserve	$0

Total Expenses= ***$19,575***

Gross Annual Rent	$65,000
- Total Expenses	$19,575
NOI=	***$45,425***

NOI	$45,425
Property Price	$570,000
	0.0797

Cap Rate = ***7.97%***

NOI	$45,425
Debt Service	$34,130
Cash Flow=	***$11,295***

Debt Service Assumptions

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

Cash Flow	$11,295
Amount Down	$142,500
	0.0793

Cash-On-Cash Return= ***7.93%***