

Property Specifications		Per Door	Financing Assumptions		
A	Bedrooms	3	C	Down Payment (%)	25%
	Bathrooms	2.5		Down Payment Amount	\$45,000
	Square Feet	2,058		Financed Amount	\$135,000
	Year Built	1978		Interest Rate	7.000%
	Garage Size	2		Mortgage Term (Years)	30
	Schools Rating (on scale of A-C)	A		Monthly Mortgage Payment	\$898
				Cash Outlay (Total Out of Pocket)	\$77,000
		Future refi rate:	5.250%	\$745	\$153

Potential monthly savings



Purchase Assumptions		Per Door	Financial Assumptions		Monthly	Yearly
B	Offer used for analysis	\$180,000	D	Rent (upper)	\$1,800	\$21,600
	Suggested offer (low)	\$180,000		Rent (lower)	\$1,700	\$20,400
	Suggested offer (high)	\$200,000		Property Taxes	\$100	\$1,200
	Asking	\$215,000		Insurance	\$100	\$1,200
	Market Value (after improvements)	\$225,000		Repairs	\$85	\$1,020
	Improvements (lower)	\$25,000		Property Management Monthly (%)	8.0%	
	Improvements (upper)	\$30,000		Property Management Monthly (\$)	\$83	\$1,000
	Closing Costs	\$1,800		Leasing Fee	\$43.8	\$525
	Mortgage Costs	\$1,350		HOA or Fixed Costs	\$0	\$0
	Other Fees At Closing (pts, ...)	\$1,350		Vacancy Rate	4.0%	
Total Cost	\$212,000	Total Fixed Expense	\$478	\$5,741		
Original listing date	6/13/23	Total Expenses (Fixed + Mortgage)	\$1,377	\$16,519		
DOM (days on market - TODAY)	69					



E General Notes About This Property

Great opportunity to live in Helena! Large vaulted living/family room with lots of light and a masonry fireplace. Nice sized kitchen with a breakfast bar that opens to dining room. Three good-sized bedrooms and 2 baths on the main level. Main level laundry is super convenient. The basement features a large den with kitchenette and 1/2 bath. 2 car garage has a utility sink and plenty of storage space. Huge fenced backyard with patio. Don't miss out on a great deal in Helena! Roof replaced in 2013. 0.47 acre lot. Double check fire risk during due diligence with insurance company.

Financial Analysis / Deal Attractiveness					
	Years:	5	10	15	20
1	Net Cash Flow	\$27,536	\$69,175	\$127,280	\$204,603
	Equity Increase	\$56,669	\$127,209	\$215,287	\$325,649
	Total Gain	\$84,206	\$196,383	\$342,567	\$530,252
	Average Cash Flow/Year	\$5,507	\$6,917	\$8,485	\$10,230
	Average Cash Flow/Month	\$459	\$576	\$707	\$853
	Average Gain/Year	\$16,841	\$19,638	\$22,838	\$26,513
	Average ROI	109.4%	255.0%	444.9%	688.6%
	Annual ROI	21.9%	25.5%	29.7%	34.4%
	Projected Property Value	\$273,747	\$333,055	\$405,212	\$493,003



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2 Benchmark Indicators (year 1)			
Price per Square Foot	\$87.46	Rent per Square Foot	\$0.85
		Cash Flow per Square Foot	\$0.18

3 Property Ratings Suggestions				
Item	Suggested Criteria (Min.)	This Property	FAVORABLE / INSUFFICIENT	
Schools	B	A	FAVORABLE	
Square Feet	1,000	2,058	FAVORABLE	
Bedrooms	3	3	FAVORABLE	
Bathrooms	2	2.5	FAVORABLE	
Year Built	1970	1978	FAVORABLE	
Rent/Price (%)	0.75%	1.00%	FAVORABLE	
Average Cash Flow (at year 5)	\$125	\$459	FAVORABLE	
Average ROI (at year 5)	15%	21.9%	FAVORABLE	

4 Average Cash-on-Cash (ROI) Per Years					
	1	5	10	15	20
	5.8%	7.2%	9.0%	11.0%	13.3%

I Projection Assumptions (annual)	
Annual Revenue Increase ²	3.0%
Annual Operating Expense Increase ²	2.0%
Annual Appreciation ²	4.0%
Land Value (%)	25%
Building Value (%)	75%

II Selling Assumptions	
Commissions and Settlement Costs	7.5%
Federal Tax Rates:	
Ordinary Income ²	25%
Capital Gains ²	15%
State Tax Rate On Total Gain ²	10%

Mortgage Acceleration

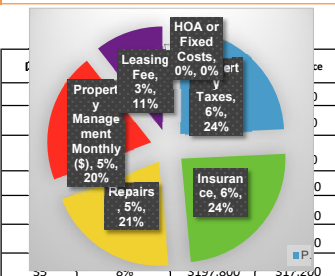
Applying your ann. cashflow (EPP*)	\$5,507
Applying your mo. cashflow (EPP*)	\$459
Years to payoff mortgage	12
Interest paid over 30 years	\$186,462
Int. paid in 12 yrs, using EPP	\$65,757
Your int. savings	\$120,705

If you make an extra payment every year of \$5507 you will payoff your mortgage in 12 years, and save \$120705 on interest.

*extra principal payment

INSTRUCTIONS

1. Enter property data in section 1.
2. Enter purchase data in sections 2 and 3.
3. Enter expected income and expense data in section 4.
4. Enter projection details in sections 5 and 6 as required.
5. Enter your property rating criteria in section 7.
6. Note the significance of the box colors:
 - a. GREEN boxes are specific details required for this property.
 - b. YELLOW boxes are assumptions that might need to be changed.
 - c. WHITE boxes contain computed values.



DISCLAIMER

This analysis spreadsheet is provided "As Is". All the information is believed to be accurate (except for the small effects of some simplifying assumptions), but is not guaranteed, and depends on the values entered for the property. This analysis is intended for the purpose of illustrative projections. The information provided is not intended to replace or substitute for any legal, accounting, investment, real estate, tax, or other professional advice, consultation, or service. The author of this analysis spreadsheet is not responsible nor liable for any damages arising from the use of the tool.

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