

Long-Term Rental Property Cash Flow Analysis

8580-C Palms Fish Camp Rd

PROFORMA is for two units on one property.

Unit 1 - \$2.5K to \$3.5

LOW 4000/MO

Unit 2 - \$1.5K to \$2.5

HIGH 6000/MO

Monthly Operating Income		PROFORMA SINGLE	
Number of Units		2	2
Average Monthly Rent per Unit		2,000.00	3,000.00
Total Monthly Rental Income		4,000.00	6,000.00
% Vacancy and Credit Losses		5.00%	5.00%
Total Vacancy Loss		200.00	300.00
Gross MONTHLY Operating Income		3,800.00	5,700.00
Monthly Operating Expenses			
Property Management Fees		-	-
Repairs and Maintenance		100.00	100.00
Real Estate Taxes		905.00	905.00
Rental Property Insurance		320.00	320.00
Platform Fees		-	-
Replacement Reserve		50.00	50.00
Utilities/Common Areas		-	-
Pest Control Exterior		85.00	85.00
Janitorial & Cleaning		-	-
Accounting and Legal		75.00	75.00
Advertising		-	-
Monthly Operating Expenses		1,535.00	1,535.00
Net Operating Income (NOI)			
Total Annual Operating Income		45,600.00	68,400.00
Total Annual Operating Expense		18,420.00	18,420.00
Annual Net Operating Income		27,180.00	49,980.00
Capitalization Rate and Valuation			
Property Valuation Capitalization Rate		3.883%	7.14%
Property Valuation (ASKING Price)		699,902.15	699,901.97
Probable Purchase Price		675,000.00	675,000.00
Actual Capitalization Rate		4.03%	7.40%
Loan Information			
Down Payment		168,750.00	168,750.00
Loan Amount		337,500.00	337,500.00
Acquisition Costs and Loan Fees		6,750.00	6,750.00
Length of Mortgage (years)		30	30
Annual Interest Rate		7.000%	7.000%
Initial Investment		175,500.00	175,500.00
Monthly Mortgage Payment (PI)		2,245.40	2,245.40
Annual Interest		23,516.39	23,516.39
Annual Principal		3,428.36	3,428.36
Total Annual Debt Service		26,944.75	26,944.75
Cash Flow and ROI			
Total Monthly Cash Flow (before taxes)		19.60	1,919.60
Total Annual Cash Flow (before taxes)		235.25	23,035.25
Estimated Annual Property Value Appreciation		27,000.00	27,000.00
Cash on Cash Return (ROI)w/Appreciation		15.52%	28.51%
Cash on Cash Return (ROI)without Appreciation		0.13%	13.13%

Note: This spreadsheet should only be used for informational and educational purposes. Please verify calculations and seek professional assistance before making financial decisions.