

Actual/Projected Profit & Loss

This spreadsheet courtesy of:

Segal Goldman Group - RE/MAX Service First



Note: All info & amounts listed below are user's estimates unless otherwise noted.

The yellow cells are unprotected

INCOME Current

Unit(s): Description(s):

1	1BR/1BA
2	1BR/1BA
3	3BR/1BA
4	1BR/1BA
Com	Antique Store
Com	Barber Shop

Current

Rent(s):

800.00	per rent roll
675.00	per rent roll
850.00	per rent roll
675.00	per rent roll
1,000.00	per rent roll
400.00	per rent roll

Annual

9,600.00
8,100.00
10,200.00
8,100.00
0.00
12,000.00
4,800.00

Scheduled Rental Income

4,400.00

52,800.00

100.0%

Less: Vacancy/bad debt average

5.0%

220.00

standard estimate

2,640.00

5.0%

Effective Rental Income

4,180.00

50,160.00

EXPENSES PROJECTED

Property Taxes

607.00

actual

7,284.00

13.8%

Insurance

300.00

estimate

3,600.00

6.8%

Management Company-3rd party

5.0%

209.00

standard estimate

2,508.00

4.8%

Landscaping & Snow Removal

0.00

actual

0.00

0.0%

Gas

285.70

actual

3,428.40

6.5%

Electricity

59.10

actual

709.20

1.3%

Water & Sewer

148.27

actual

1,779.24

3.4%

Repairs & Maintenance

300.00

estimate

3,600.00

6.8%

Trash Hauling

150.00

estimate

1,800.00

3.4%

Total Operating Expenses

2,059.07

24,708.84

46.8%

TOTAL EXPENSES & VACANCY

2,279.07

27,348.84

51.8%

NET PROJECTED CASH FLOW

2,120.93

25,451.16

48.2%

(available for mortgage Principal & Interest, and profit)

Notes: Rents are actual per rent roll. Commercial tenants are responsible for snow.

R&M estimated @ 50.00/unit/month. Insurance estimated at \$600/unit/year. Water is per Racine Water Works.

Gas/Elec. per WE Energies. Taxes are actual based on 2024 tax bill and includes annual special assessments/charges.

Price: \$400,000

Per unit: \$66,667

Total Units: 6

Cap Rate:

6.36%

Mortgage:

Assume Loan Interest Rates of:

5.750%

25 yr amort

5.750%

30 yr amort

% Down**25 Year Amortization**

20% 25% 30%

Purchase Price

\$400,000

\$400,000

\$400,000

Down Payment

\$80,000

\$100,000

\$120,000

Loan Amount

\$320,000

\$300,000

\$280,000

Principal & Interest

\$2,013

\$1,887

\$1,761

Monthly:

Cash Flow Above

\$2,120.93

\$2,120.93

\$2,120.93

Excess Cash Flow

\$107.79

\$233.61

\$359.43

Cash On Cash Return

1.62%

2.80%

3.59%

Debt Serv Coverage

1.05

1.12

1.20

30 Year Amortization

20% 25% 30%

\$400,000

\$400,000

\$400,000

\$80,000

\$100,000

\$120,000

\$320,000

\$300,000

\$280,000

\$1,867

\$1,751

\$1,634

\$2,120.93

\$2,120.93

\$2,120.93

\$253.50

\$370.21

\$486.93

3.80%

4.44%

4.87%

1.14

1.21

1.30



Alex Segal

Alexsegal@remax.net

RE/MAX Service First

21075 Swenson Drive, Suite 200

Waukesha, WI 53186

262-384-4552

