

## Investment Property Analysis

**9713 Brierwood LN, Dallas, TX 75217**

Financing Information	
<b>Purchase Price</b>	\$70,000.00
<b>Cash Invested</b>	\$7,000.00
<b>Loan #1 Amount</b>	\$63,000.00
<b>Interest Rate</b>	6.50%
<b>Monthly PI</b>	\$398.20
<b>Term in Months</b>	360
<b>Loan #2 Amount</b>	\$0.00
<b>Interest Rate</b>	0.00%
<b>Monthly PI</b>	\$0.00
<b>Term in Months</b>	0
Property & Depreciation Information	
<b>Land Value</b>	\$23,000.00
<b>Personal Property</b>	\$0.00
<b>Building Value</b>	\$64,690.00
<b>Personal property depreciation</b>	\$0.00 at 0.00% depreciation
<b>Building depreciation</b>	\$2,354.72 at 3.64% depreciation
<b>Total Depreciation</b>	\$2,354.72
Gross Operating Income	
<b>Annual Rent</b>	\$12,600.00
<b>Less Vacancy</b>	\$0.00
<b>Gross Operating Income</b>	\$12,600.00
Annual Expenses	
<b>Real Estate Taxes</b>	\$2,199.00
<b>Utilities</b>	\$0.00

<b>Insurance</b>	\$800.00
<b>Maintenance/Repairs</b>	\$500.00
<b>Advertising</b>	\$0.00
<b>Admin/Legal</b>	\$0.00
<b>Supplies</b>	\$0.00
<b>Miscellaneous</b>	\$0.00
<b>Total operating expense</b>	\$3,499.00
<b>Operating expense ratio</b>	27.77%
<b>Tax and Appreciation Rates</b>	
<b>Tax bracket</b>	28.00%
<b>Appreciation rate</b>	5.00%
<b>Cash Before Taxes</b>	
<b>Gross Operating Income</b>	\$12,600.00
<b>Operating expense</b>	- \$3,499.00
<b>Net Operating Income</b>	= \$9,101.00
<b>Annual Debt Service</b>	- \$4,778.40
<b>Cash Flow Before Tax</b>	= \$4,322.60
<b>Cash After Taxes</b>	
<b>Net Operating Income</b>	\$9,101.00
<b>Total Interest</b>	- \$4,074.26
<b>Total Depreciation</b>	- \$2,354.72
<b>Taxable Income</b>	= \$2,672.02
<b>Tax Paid or Saved</b>	\$748.17
<b>Cash flow after tax</b>	\$3,574.43
<b>Rates of return</b>	
<b>Total appreciation</b>	\$3,500.00
<b>Return on Investment with appreciation</b>	132.50%
<b>Return on Investment without appreciation</b>	82.50%
<b>Cap Rate</b>	13.00%
<b>Cash on Cash</b>	61.75%

## Schedule

Year	Total Payments	Total Interest paid	Total Principle paid	Total Ending Principle Balance	Investment Appreciation	Investment Return
				\$63,000.00	\$70,000.00	\$7,000.00
1	\$4,778.40	\$4,074.26	\$704.14	\$62,295.86	\$73,500.00	\$11,204.14
2	\$4,778.40	\$4,027.11	\$751.29	\$61,544.57	\$77,175.00	\$15,630.43
3	\$4,778.40	\$3,976.81	\$801.59	\$60,742.98	\$81,033.75	\$20,290.77
4	\$4,778.40	\$3,923.10	\$855.30	\$59,887.68	\$85,085.44	\$25,197.76
5	\$4,778.40	\$3,865.82	\$912.58	\$58,975.10	\$89,339.71	\$30,364.61
6	\$4,778.40	\$3,804.71	\$973.69	\$58,001.41	\$93,806.69	\$35,805.28
7	\$4,778.40	\$3,739.50	\$1,038.90	\$56,962.51	\$98,497.03	\$41,534.52
8	\$4,778.40	\$3,669.92	\$1,108.48	\$55,854.03	\$103,421.88	\$47,567.85
9	\$4,778.40	\$3,595.68	\$1,182.72	\$54,671.31	\$108,592.98	\$53,921.67
10	\$4,778.40	\$3,516.48	\$1,261.92	\$53,409.39	\$114,022.62	\$60,613.23
11	\$4,778.40	\$3,431.96	\$1,346.44	\$52,062.95	\$119,723.76	\$67,660.81
12	\$4,778.40	\$3,341.81	\$1,436.59	\$50,626.36	\$125,709.94	\$75,083.58
13	\$4,778.40	\$3,245.58	\$1,532.82	\$49,093.54	\$131,995.44	\$82,901.90
14	\$4,778.40	\$3,142.92	\$1,635.48	\$47,458.06	\$138,595.21	\$91,137.15
15	\$4,778.40	\$3,033.38	\$1,745.02	\$45,713.04	\$145,524.97	\$99,811.93
16	\$4,778.40	\$2,916.52	\$1,861.88	\$43,851.16	\$152,801.22	\$108,950.06
17	\$4,778.40	\$2,791.84	\$1,986.56	\$41,864.60	\$160,441.28	\$118,576.68
18	\$4,778.40	\$2,658.80	\$2,119.60	\$39,745.00	\$168,463.35	\$128,718.35
19	\$4,778.40	\$2,516.85	\$2,261.55	\$37,483.45	\$176,886.51	\$139,403.06
20	\$4,778.40	\$2,365.39	\$2,413.01	\$35,070.44	\$185,730.84	\$150,660.40
21	\$4,778.40	\$2,203.77	\$2,574.63	\$32,495.81	\$195,017.38	\$162,521.57
22	\$4,778.40	\$2,031.38	\$2,747.02	\$29,748.79	\$204,768.25	\$175,019.46
23	\$4,778.40	\$1,847.38	\$2,931.02	\$26,817.77	\$215,006.66	\$188,188.89
24	\$4,778.40	\$1,651.08	\$3,127.32	\$23,690.45	\$225,757.00	\$202,066.55
25	\$4,778.40	\$1,441.61	\$3,336.79	\$20,353.66	\$237,044.85	\$216,691.19
26	\$4,778.40	\$1,218.16	\$3,560.24	\$16,793.42	\$248,897.09	\$232,103.67
27	\$4,778.40	\$979.71	\$3,798.69	\$12,994.73	\$261,341.94	\$248,347.21
28	\$4,778.40	\$725.32	\$4,053.08	\$8,941.65	\$274,409.04	\$265,467.39
29	\$4,778.40	\$453.87	\$4,324.53	\$4,617.12	\$288,129.49	\$283,512.37
30	\$4,781.40	\$164.28	\$4,617.12	\$0.00	\$302,535.97	\$302,535.97

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