

RENTAL PROPERTY ANALYSIS

Annual % increase in Property	0.01	
Annual % increase in rent income	0.03	NAME OF PROPERTY
Annual % increase in utilities	0.06	Example
Annual % increase in Maintenance	0.06	
Annual % increase in RE taxes	0.06	

	Year 1	Year 2	Year 3	Year 4
Total Cost of Rental Unit	75,000			
Cost of Land (included above)	12,500			
Amount to be Financed	60,000			
Term of Loan/Months	360			
Interest Rate on Financing	13.5%			
Monthly P&I Payment	687			
Monthly Rental Income	700	721	743	765
Monthly Utilities by Landlord	0	0	0	0
Monthly Maintenance and Insurance	50	53	56	60
Annual Real Estate Taxes	1,500	1,590	1,685	1,787
Monthly Rental Agency Fees				
Estimated Useful Life - Tax	15			
Income Tax Bracket %	0.35	0.35	0.35	0.35
Number of Months Held During Year	6	12	12	12

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	Year 1	Year 2	Year 3	Year 4
Rental income	4,200	8,652	8,912	9,179
Less: Agency Fees	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Net Rental Income	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Maintenance and Ins. Expense	300	636	674	715
Utilities Expense	0	0	0	0

Real Estate Tax Expense	750	1,590	1,685	1,787
Interest expense	4,045	8,079	8,055	8,028
Depreciation Expense	2,083	4,167	4,167	4,167
Total Expenses	7,178	14,472	14,582	14,696
 NET INCOME/LOSS	 #VALUE!	 #VALUE!	 #VALUE!	 #VALUE!
 Net Income/Loss	 #VALUE!	 #VALUE!	 #VALUE!	 #VALUE!
Add-Depreciation	2,083	4,167	4,167	4,167
Less-Downpayment	(15,000)	0	0	0
Less-Principal payments	(78)	(168)	(192)	(219)
Tax Savings/Cost	#VALUE!	#VALUE!	#VALUE!	#VALUE!
NET RENTAL CASH FLOW	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Annual Property Appreciation	375	754	761	769
Less:Tax on gain	53	106	107	108
TOTAL RENTAL GAIN OR LOSS	#VALUE!	#VALUE!	#VALUE!	#VALUE!
 Percent of Cash Flow to Investment	 #VALUE!	 #VALUE!	 #VALUE!	 #VALUE!
Percent of Total Gain to Investment	#VALUE!	#VALUE!	#VALUE!	#VALUE!

Year 5 Year 6 Year 7 Year 8 Year 9 Year 10

788	811	836	861	887	913
0	0	0	0	0	0
63	67	71	75	80	84
1,894	2,007	2,128	2,255	2,391	2,534

0.35	0.35	0.35	0.35	0.35	0.35
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12	12	12	12	12	12
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Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
9,454	9,738	10,030	10,331	10,641	10,960
#VALUE!	0	0	0	0	0
#VALUE!	9,738	10,030	10,331	10,641	10,960
757	803	851	902	956	1,014
0	0	0	0	0	0

1,894	2,007	2,128	2,255	2,391	2,534
7,996	7,960	7,919	7,872	7,818	7,756
4,167	4,167	4,167	4,167	4,167	4,167
14,814	14,937	15,065	15,196	15,332	15,471
#VALUE!	(5,200)	(5,035)	(4,865)	(4,691)	(4,511)
#VALUE!	(5,200)	(5,035)	(4,865)	(4,691)	(4,511)
4,167	4,167	4,167	4,167	4,167	4,167
0	0	0	0	0	0
(251)	(287)	(328)	(375)	(429)	(491)
#VALUE!	1,820	1,762	1,703	1,642	1,579
#VALUE!	500	566	629	689	744
777	784	792	800	808	816
109	110	111	112	113	114
#VALUE!	1,175	1,248	1,317	1,384	1,446
#VALUE!	3.1%	3.4%	3.7%	4.0%	4.2%
#VALUE!	7.3%	7.6%	7.8%	8.0%	8.1%

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input {home}{goto}d9~{?}~{HOME}{goto}b7~{?}~{down}{?}~{down}{?}~{?}~{down}~{?}~{down}~{?}~{down}~{?}~{down}~{?}~{Goto}b21~{left}{right}{?}~{goto}b23~{?}~{down}~{?}~{down}~{?}~{down}~{?}~{down}~{?}~{goto}b28~{?}~{down}~{?}~{right}~{?}~{right}~{?}~{right}~{?}~{right}~{?}~{right}~{?}~{right}{?}~{goto}a33~{right}~{?}~{goto}a35~{esc}{left}{calc}

PRIN10 {calc}/PPRB4~os{esc}\014~{esc}ag
RB5.b6~os{esc}\014\027\069\007~qg
rSEVEN~os{esc}\027\070\008~qg
rEIGHT~os{esc}\027\069\007~qg
rNINE~os{esc}\027\070\008~qg
rTEN~os{esc}\027\069\007~qg
rELEVEN~os{esc}\027\070\008~qg
rTWELVE~os{esc}\027\069\007~qgllq
/xg\m~

PRINMORT {calc}/ppraa16..af36~os\027\070\008~Qagq
/xg\m~

PRIN5 {calc}/PPRB4~os{esc}\014~Qag
RB5.b6~os{esc}\014\027\069\007~qg
rONE~os{esc}\027\070\008~qg
rTWO~os{esc}\027\069\007~qg
rTHREE~os{esc}\027\070\008~qg
rFOUR~os{esc}\027\069\007~qg
rFIVE~os{esc}\027\070\008~qg
rSIX~os{esc}\027\069\008~qgllq
/xg\m~

MAINMENU INPUT PRINT
TO ENTER TO PRINT RENTAL ANALYSIS OR MORTGAGE RE
/xginput~ /xmprinmenu~

PRINMENU PRINT REN\PRINT MORTGAGE REDUCTION TABLE
Press Enter Press Enter
/xmprinrent~ /xgprinmort~

PRINRENT PRINT 5 YE PRINT 10 YEAR RENTAL ANALYSIS

Press Enter Press Enter

/xgprin5~ /xgprin10~

***** RENTAL PROPERTY ANALYZER *****

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Written by

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EDUCTION TABLE

Principal
Interest Rate
Term - Years
Monthly Payment

Year	Beg Bal
1	60,000.00
2	59,843.59
3	59,664.71
4	59,460.12
5	59,226.14
6	58,958.55
7	58,652.51
8	58,302.50
9	57,902.20
10	57,444.39

\$60,000.00
13.50%
30
\$687.25

Principal	Interest	Total Paid	End Bal
156.41	8,090.56	8,246.97	59,843.59
178.88	8,068.08	8,246.97	59,664.71
204.58	8,042.38	8,246.97	59,460.12
233.98	8,012.99	8,246.97	59,226.14
267.59	7,979.37	8,246.97	58,958.55
306.04	7,940.93	8,246.97	58,652.51
350.01	7,896.96	8,246.97	58,302.50
400.30	7,846.67	8,246.97	57,902.20
457.81	7,789.16	8,246.97	57,444.39
523.59	7,723.38	8,246.97	56,920.80