

Sheet1

-- RENTAL ANALYSIS TEMPLATE FOR 20 YEAR OWNERSHIP

Capital Cost	104,000
Mortgage Amount	70,000
Self Finance	34,000
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Property Cost	104,000
Land Cost	40,000
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House Cost	64,000

Year	0	1
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Capital Cost	104,000	
(Principal Remaining)		\$68,706.63
Revenue		
(Rental Income)		10,200
Property Tax		1,300
Other Expenses		1,000
Financing Costs		6,650
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Gross Income		1,250
Depreciation		2,327
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Taxable Income		-1,077
Income Tax		-420
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After Tax Income	-34,000	-657
Rate Of Return	5.56%	

Sheet1

Property Tax 1,300 yr
 Fixed Expenses 1,000 yr
 Monthly Rent 850 month
 Mtg Pmt(20yr) \$7,943.37 yr

Finance Rate 9.50%
 Inflation 5.00%
 Tax Rate(ST+Fed) 39.00%

RENTAL ANALYSIS

2	3	4	5	6	7	8
\$67,290.39	\$65,739.61	\$64,041.51	\$62,182.08	\$60,146.01	\$57,916.51	\$55,475.21
10,710	11,246	11,808	12,398	13,018	13,669	14,352
1,365	1,433	1,505	1,580	1,659	1,742	1,829
1,050	1,103	1,158	1,216	1,276	1,340	1,407
\$6,527.13	\$6,392.59	\$6,245.26	\$6,083.94	\$5,907.30	\$5,713.87	\$5,502.07
\$1,767.87	\$2,317.16	\$2,899.97	\$3,518.56	\$4,175.33	\$4,872.88	\$5,614.02
2,327	2,327	2,327	2,327	2,327	2,327	2,327
-\$559.40	-\$10.11	\$572.70	\$1,191.28	\$1,848.05	\$2,545.61	\$3,286.75
-\$218.17	-\$3.94	\$223.35	\$464.60	\$720.74	\$992.79	\$1,281.83
-\$341.24	-\$6.17	\$349.35	\$726.68	\$1,127.31	\$1,552.82	\$2,004.92

Sheet1

9	10	11	12	13	14	15	16
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\$52,801.99	\$49,874.81	\$46,669.55	\$43,159.78	\$39,316.59	\$35,108.30	\$30,500.22	\$25,454.37
15,070	15,824	16,615	17,445	18,318	19,234	20,195	21,205
1,921	2,017	2,118	2,223	2,335	2,451	2,574	2,703
1,477	1,551	1,629	1,710	1,796	1,886	1,980	2,079
\$5,270.15	\$5,016.19	\$4,738.11	\$4,433.61	\$4,100.18	\$3,735.08	\$3,335.29	\$2,897.52
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\$6,401.75	\$7,239.30	\$8,130.16	\$9,078.07	\$10,087.09	\$11,161.55	\$12,306.17	\$13,526.01
2,327	2,327	2,327	2,327	2,327	2,327	2,327	2,327
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\$4,074.48	\$4,912.03	\$5,802.89	\$6,750.80	\$7,759.81	\$8,834.28	\$9,978.90	\$11,198.74
\$1,589.05	\$1,915.69	\$2,263.13	\$2,632.81	\$3,026.33	\$3,445.37	\$3,891.77	\$4,367.51
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\$2,485.43	\$2,996.34	\$3,539.76	\$4,117.99	\$4,733.49	\$5,388.91	\$6,087.13	\$6,831.23

17	18	19	20
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\$19,929.17	\$13,879.07	\$7,254.22	\$0.00
22,265	23,379	24,548	25,775
2,838	2,980	3,129	3,285
2,183	2,292	2,407	2,527
\$2,418.17	\$1,893.27	\$1,318.51	\$689.15
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\$14,826.54	\$16,213.67	\$17,693.78	\$19,273.76
2,327	2,327	2,327	2,327
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\$12,499.27	\$13,886.40	\$15,366.51	\$16,946.48
\$4,874.72	\$5,415.70	\$5,992.94	\$6,609.13
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\$7,624.56	\$8,470.70	\$9,373.57	\$10,337.35