

- RENTAL ANALYSIS TEMPLATE FOR 20 YEAR OWNERSHIP

Capital Cost	104,000	Property Tax	1,300
Mortgage Amount	70,000	Fixed Expenses	1,000
Self Finance	34,000	Monthly Rent	850
-	-	Mtg Pmt(20yr)	7,943
Property Cost	104,000		
Land Cost	40,000	Finance Rate	9.50%
-	-	Inflation	5.00%
House Cost	64,000	Tax Rate(ST+Fed)	39.00%

RENTAL AN

Year	1.469368E-39	1	2	3	4
-	-	-	-	-	-
Capital Cost (Principal Remaining)	104,000	68,707	67,290	65,740	64,042
Revenue (Rental Income)		10,200	10,710	11,246	11,808
Property Tax		1,300	1,365	1,433	1,505
Other Expenses		1,000	1,050	1,103	1,158
Financing Costs		6,650	6,527	6,393	6,245
-	-	-	-	-	-
Gross Income		1,250	1,768	2,317	2,900
Depreciation		2,327	2,327	2,327	2,327
-	-	-	-	-	-
Taxable Income		-1,077	-559	-10	573
Income Tax		-420	-218	-4	223
-	-	-	-	-	-
After Tax Income	-34,000	-657	-341	-6	349
Rate Of Return	5.56%				

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yr  
yr  
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yr

ANALYSIS

	5	6	7	8	9	10	11
-	-	-	-	-	-	-	-
	62,182	60,146	57,917	55,475	52,802	49,875	46,670
	12,398	13,018	13,669	14,352	15,070	15,824	16,615
	1,580	1,659	1,742	1,829	1,921	2,017	2,118
	1,216	1,276	1,340	1,407	1,477	1,551	1,629
	6,084	5,907	5,714	5,502	5,270	5,016	4,738
-	-	-	-	-	-	-	-
	3,519	4,175	4,873	5,614	6,402	7,239	8,130
	2,327	2,327	2,327	2,327	2,327	2,327	2,327
-	-	-	-	-	-	-	-
	1,191	1,848	2,546	3,287	4,074	4,912	5,803
	465	721	993	1,282	1,589	1,916	2,263
-	-	-	-	-	-	-	-
	727	1,127	1,553	2,005	2,485	2,996	3,540

	12	13	14	15	16	17	18
-	-	-	-	-	-	-	-
	43,160	39,317	35,108	30,500	25,454	19,929	13,879
	17,445	18,318	19,234	20,195	21,205	22,265	23,379
	2,223	2,335	2,451	2,574	2,703	2,838	2,980
	1,710	1,796	1,886	1,980	2,079	2,183	2,292
	4,434	4,100	3,735	3,335	2,898	2,418	1,893
-	-	-	-	-	-	-	-
	9,078	10,087	11,162	12,306	13,526	14,827	16,214
	2,327	2,327	2,327	2,327	2,327	2,327	2,327
-	-	-	-	-	-	-	-
	6,751	7,760	8,834	9,979	11,199	12,499	13,886
	2,633	3,026	3,445	3,892	4,368	4,875	5,416
-	-	-	-	-	-	-	-
	4,118	4,733	5,389	6,087	6,831	7,625	8,471

	19	20
-	-	
	7,254	0
	24,548	25,775
	3,129	3,285
	2,407	2,527
	1,319	689
-	-	
	17,694	19,274
	2,327	2,327
-	-	
	15,367	16,946
	5,993	6,609
-	-	
	9,374	10,337