# **Rental Property Calculator**

# Result

#### For the 5 Years Invested

Return (IRR):	32.28% per year
Total Profit when Sold:	\$396,925.90
Cash on Cash Return:	192.68%
Purchase Capitalization Rate:	26.34%
Total Rental Income:	\$397,643.65
Total Mortgage Payments:	\$77,831.46
Total Expenses:	\$48,015.82
Total Net Operating Income:	\$349,627.83

# **First Year Income and Expense**

	Monthly	Annual
Income:	\$7,300.00	\$87,600.00
Mortgage Pay:	\$1,297.19	\$15,566.29
Vacancy (5%):	\$365.00	\$4,380.00
Management Fee (10%):	\$693.50	\$8,322.00
Property Tax:	\$303.67	\$3,644.00
Total Insurance:	\$158.33	\$1,900.00
Maintenance Cost:	\$250.00	\$3,000.00
Other Cost:	\$41.67	\$500.00
Cash Flow:	\$4,190.64	\$50,287.71
Net Operating Income (NOI):	\$5,487.83	\$65,854.00

## First Year Expense Breakdown



## **Breakdown Over Time**

Year	Annual Income	Mortgage Expenses	Cash Flow		Equity Accumulated	
				Return	roounnanatou	

							Cash to Receive	Return (IRR)
Begin				-\$206,000				
1.	\$74,898	\$15,566	\$9,044	\$50,288	24.41%	\$354,132	\$321,012	80.24%
2.	\$77,145	\$15,566	\$9,315	\$52,263	25.37%	\$356,412	\$323,292	47.78%
3.	\$79,459	\$15,566	\$9,595	\$54,298	26.36%	\$358,851	\$325,731	38.66%
4.	\$81,843	\$15,566	\$9,883	\$56,394	27.38%	\$361,459	\$328,339	34.53%
5.	\$84,298	\$15,566	\$10,179	\$389,682	28.42%	\$364,249	\$331,129	32.28%
Total	\$397,644	\$77,831	\$48,016	\$396,926	192.68%			

Purchase	
Purchase Price	\$249,999.00
Use Loan? 💽 Ye	es 🔵 No
Down Payme	nt 20 %
Interest Rate	6.75 %
Loan Term	30 Years
Closing Cost	\$6,000
Need Repairs?	Yes 🔵 No
Repair Cost	\$150,000
Value after R	epairs \$552,000
Recurring Ope	erating Expenses
	Annual

	Annual	Incr	ease
Property Tax	\$3,644	3	%
Total Insurance	\$1,900	3	%
HOA Fee	\$0	3	%
Maintenance	\$3,000	3	%
Other Costs	\$500	3	%

Income			
		Ann Incre	ual ease
Monthly Rent	\$7,200	3	%
Other Monthly Income	\$100	3	%

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Vacancy Rate Management Fee	5 % 10 %
Sell	
Do You Know the Sell F	Price? 💽 Yes 🔵 No
Sell Price	\$552,000
Holding Length	5 Years
Cost to Sell	6 %
	6 % Clear

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