

## RESIDENTIAL INVESTMENT PROPERTY WORKSHEET

### Purchase Analysis

Purchase Price: \$ \_\_\_\_\_  
 Total Cash Investment: \$ \_\_\_\_\_

1st Loan Amount: \$ \_\_\_\_\_ Rate: \_\_\_\_\_% P&I/MO: \$ \_\_\_\_\_ P&I/Year: \$ \_\_\_\_\_

2nd Loan Amount: \$ \_\_\_\_\_ Rate: \_\_\_\_\_% P&I/MO: \$ \_\_\_\_\_ P&I/Year: \$ \_\_\_\_\_

Scheduled Monthly Rent: \$ \_\_\_\_\_ X 12 = \$ \_\_\_\_\_/Yr  
 Minus Vacancy Allowance \_\_\_\_\_% X \_\_\_\_\_ Rent/Yr = \$ \_\_\_\_\_ Vacancy  
 Equals Rent/Yr \$ \_\_\_\_\_ Minus Vacancy \$ \_\_\_\_\_ = Gross Operating Income \$ \_\_\_\_\_

### Property Depreciation Analysis

Land Value: \$ \_\_\_\_\_  
 Building Value: \$ \_\_\_\_\_ X \_\_\_\_\_% = \$ \_\_\_\_\_  
 Land Improvements Value: \$ \_\_\_\_\_ X \_\_\_\_\_% = \$ \_\_\_\_\_  
 Personal Property Value: \$ \_\_\_\_\_ X \_\_\_\_\_% = \$ \_\_\_\_\_  
**Total Depreciation:** \$ \_\_\_\_\_

### Operating Expenses/Yr

|                               |                          |
|-------------------------------|--------------------------|
| Real Property Taxes: \$ _____ | Insurance: \$ _____      |
| Maintenance: \$ _____         | Management Fee: \$ _____ |
| Utilities: \$ _____           | Supplies: \$ _____       |
| Advertising: \$ _____         | Other: \$ _____          |
| Other: \$ _____               |                          |

**Total Operating Expenses/Yr:** \$ \_\_\_\_\_

### Income Analysis

A) Gross Operating Income/Yr: \$ \_\_\_\_\_  
 - Operating Expenses/Yr: \$ \_\_\_\_\_  
 = Net Operating Income/Yr: \$ \_\_\_\_\_  
 - Principal & Interest/Yr: \$ \_\_\_\_\_  
**= Total Cash Flow Before Taxes:** \$ \_\_\_\_\_

B) Annual Principal & Interest: \$ \_\_\_\_\_  
 -Interest Allocation: \$ \_\_\_\_\_  
**= Principal Allocation:** \$ \_\_\_\_\_

\*This worksheet is provided for educational and illustrative purposes only. Professional assistance from a competent attorney or accountant should be sought when needed.

*Income Analysis con't*

C) Net Operating Income: \$ \_\_\_\_\_  
- Total Interest Allocation: \$ \_\_\_\_\_  
- Total Depreciation: \$ \_\_\_\_\_  
= Taxable Income: \$ \_\_\_\_\_  
x Income Tax Bracket: \_\_\_\_\_ %  
**= Taxes owed/saved** \$ \_\_\_\_\_

D) Annual Appreciation  
Purchase Price: \$ \_\_\_\_\_  
% of Appreciation \_\_\_\_\_ %  
**= Annual Appreciation** \$ \_\_\_\_\_

*Investment Analysis*

**Return on Investment without Appreciation**

A+B+C \$ \_\_\_\_\_  
Total Cash Investment \$ \_\_\_\_\_ = \_\_\_\_\_ %

**Return on Investment with Appreciation**

A+B+C+D \$ \_\_\_\_\_  
Total Cash Investment \$ \_\_\_\_\_ = \_\_\_\_\_ %

**Gross Rent Multiplier**

Purchase Price \$ \_\_\_\_\_  
Annual Gross Rent \$ \_\_\_\_\_ = \_\_\_\_\_ GRM/Yr

**Capitalization Rate**

Net Operating Income \$ \_\_\_\_\_  
Purchase Price \$ \_\_\_\_\_ = \_\_\_\_\_ %

**Cash on Cash**

Cash Flow Before Taxes \$ \_\_\_\_\_  
Total Cash Investment \$ \_\_\_\_\_ = \_\_\_\_\_ %

**Operating Expenses Ratio**

Total Operating Expenses \$ \_\_\_\_\_  
Gross Operating Income/Yr \$ \_\_\_\_\_ = \_\_\_\_\_ %

\*This worksheet is provided for educational and illustrative purposes only. Professional assistance from a competent attorney or accountant should be sought when needed.