

Address: 218 11th St Greeley, CO 80631

Data SummaryPurchase Data

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1	purchase price		\$369,000
2	allocation--		
3	land	20%	\$73,800
4	house	80%	\$295,200

Financing Data

7	down payment	25%	\$92,250	
8	closing costs	2.00%	\$5,535	
9	total initial investment		\$97,785	
11	loan amount		\$276,750	
12	loan terms			
13	term	30	years	
14	interest rate	7.125%		
15	monthly PI		\$1,864.52	
16	total monthly payment		\$1,864.52	
18	annual interest		\$18,944	(averaged over holding period)

Operating Data

21	rental increase per year		5.00%	
22	monthly rent		\$2,300	
23	average monthly rent		\$2,675	(averaged over holding period)
24	annual rent		\$27,600.00	(gross scheduled income)
25	average annual rent		\$32,102.78	(gross scheduled income averaged over holding period)
26	vacancy allowance	6.0%	\$1,926	

Annual operating expenses

29	Tax Increase per year		3%	
30	current property taxes		\$1,132	
31	average property taxes		\$1,239	
32	Insurance Increase per year		3%	
33	current insurance estimate		\$2,122	
34	average insurance		\$2,323	
36	utilities	\$ -	\$0	
37	maintenance	8%	\$2,568	(percent of gross scheduled income)
38	management	0%	\$0	(percent of gross operating income)
39	HOA	\$ -	\$0	
40	other	\$0.00	\$0	

FYI Total Monthly payment and HOA **\$ 2,135.66**

44	total operating expenses		\$6,130	
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Investment data

47	investor tax bracket	28%		
48	holding period	7	years	
49	annual appreciation	3%		
50	cost of sale	6%		
52	reinvestment rate	1%		(before taxes)

25% Down, 30yr Fixed Option

1/11/23 at 11:20 AM

Cash Flow

gross scheduled income	\$32,103		
less vacancy allowance	\$1,926		
gross operating income	\$30,177		
less operating expenses	\$6,130		
net operating income	\$24,047		
less annual payments	\$22,374		
cash flow before taxes	\$ 1,672.52	per year	\$139.38 per month averaged over hold
cost recovery (depreciation)	27.5	years	
annual recovery	\$10,735		
principal reduction	\$3,430	(NOT deductible)	
taxable income or (loss)	(\$5,632)	(cash flow before taxes less cost recovery)	
tax savings	\$1,577	(taxable loss times marginal tax bracket)	
cash flow after taxes	\$3,249	(cash flow before taxes plus tax savings)	

After Sale Proceeds

projected sales price	\$453,823	(from annual appreciation and holding period)
sale cost	\$27,229	(projected price times estimated cost of sale)
net sales price	\$426,594	
adjusted basis	\$299,393	(initial price plus closing costs less total annual cost recovery)
taxable gain on sale	\$127,201	

capital gains tax			
cost recovery	25%	\$18,785	(tax on gain from cost recovery)
non-cost recovery	15%	\$7,809	(tax on remainder of gain)
total tax due from sale		\$26,594	

after tax proceeds		
net sales price	\$426,594	
mortgage balance	\$252,737	
taxes due	\$26,594	
net after tax proceeds	\$147,263	

Investment Performance Summary

cash flow after taxes	\$3,249	
net accumulation	0.72%	(after tax reinvestment rate)
amount accumulated	\$23,243	
wealth position	\$170,506	(net after tax proceeds plus accumulated cash flow)
yield factor	1.74	(ending wealth position divided by initial investment)

after tax annual yield**8.27%**