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Smart Real Estate Sales, Leasing, & Property Management

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Date_____

SUBJECT: Velie Realty Investor's Property Analysis

To: _____

Thank you for your interest in our proprietary investor's analysis. We are proud to offer this free service to our landlord investors or to any owner pondering whether to turn their home into a rental for long term investment.

For the analysis to be accurate and complete, we need some information from you regarding the property. Refer to the analysis sample to see why this information is necessary. When you're ready, email or text this page to your agent or the office. Please fill in the blanks below:

Property Address: _____

Purchase Price: _____	Mortgage Interest Rate: _____
Down Payment: _____	Mortgage Principle & Interest: _____
2nd Mortgage: _____	Annual Property Insurance: _____
HOA Fees: _____	Annual Property Taxes: _____
PMI or MIP? _____	Owner's Fed Inc. Tax Bracket: _____

Real estate investing is complex so must be the analysis. Al lot of study and class time went into the development of this analysis. Please ask questions any time you want. Please pick up the phone and call or text your agent. We are here for you.

Thank you for your trust in Velie Realty. We appreciate the opportunity to serve you in your real estate needs.

Sincerely,

_____
Velie Realty Agent

Investor Property Analysis *(single or multi-family)*

Address: _____   **Owner:** _____

> **Red Cells** show columns for monthly and annual numbers needed for analysis
>
> **Green cells** identify boxes that could stand alone while the yellow cell is the box summary.
>
> **Yellow cells** in each box with green header shows the number we need to continue the analysis
>
> **White cells** are entered <u>manually</u> with owner information & knowledge of local markets
>
> **Gray cells** are programmed to calculate an interim number we need to continue the analysis
>
> **Red Foot note numbers** correspond to certain cells for explanation only

MONTHLY BASIS COLUMN

OPERATING EXPENSES

Monthly Rent Income:		**0**
Water & trash:	Tenant	
Electric:	Tenant	
Cable:	Tenant	
Internet:	Tenant	
Lawn maintenance:	Tenant	
7 City & County Taxes:	$	-
7 Property Mgmt:	$	-
HOA:		
2 Reserves for maintenance:		
Insurance (Hazard & Flood):		
Total Monthly Expenses:	**$**	**-**

MISC NUMBERS TO RESEARCH

Mortgage interest rate:		
(39=Comm. 27.5=Res.) IRS Years:		
Investors Fed. Inc. tax rate:		
Est. Annual Appreciation Rate:		
Property purchase price:		
3 20% Down payment:	$	-

MONTHLY PMT WITH MORTGAGE

Mortgage payment (P&I):		
Monthly property taxes	$	-
PMI OR MIP:	$	-
Property management:	$	-
HOA/CONDO:	$	-
Insurance (hazard & flood)	$	-
Mo. payment with mortgage:	**$**	**-**

ASSUMPTIONS & NOTES

1. Reduces risk: vacant 1 mo. Yearly

2. Reduces risk: Reserves for repairs

3. Mortgage principle: (100% = cash)

4. Unused reserves not spent on repairs

5. Negative taxable Inc reduces liability

6. If negative -- Override with zero

7. Enter annual taxes & mgmt % of rent

ANNUAL BASIS COLUMN

CALCULATING NOI & BTCF

Potential gross income:	$	-	
Vacancy & collections:	$	-	**1**
Other income:	$	-	
= Effective gross income:	$	-	
- Operating expenses :	$	-	
= Net Operating Income:	$	-	
- Debt service (P & I):	$	-	
= Before Tax Cash Flow:	**$**	**-**	

CALCULATING FEDERAL TAXES

Net operating income:	$	-	
Unused reserves:	$	-	**4**
Adjusted NOI:	$	-	
Interest on mortgage:			
# from next block:	#DIV/0!		
Taxable Income:	**#DIV/0!**		**5**

CALCULATING DEPRECIABLE BASIS

Property purchase price:	$	-
+ Closing costs (5%:)	$	-
= Total cost of property:	$	-
X % Allocated to building:		75%
= Depreciable basis:	$	-
/ # of years allowed by IRS:		0.00
Annual Depreciation Exp:	**#DIV/0!**	

Real Rate of Return

(+ or -) Taxable Income:	#DIV/0!		
(+ or -) Federal income tax:	$	-	**6**
= After tax cash flow:	#DIV/0!		
+ Principle pay down by tenant:	$	-	
+ Improvements raising value:	$	-	
+ Annual appreciation in $:	$	-	
Total Annual Profit:	**#DIV/0!**		

CASH ON CASH RETURN ON INVESTMENT:

Total Annual Profit divided by the cash down payment:

Cash on Cash ROI:	**16.200%**