

# INVESTMENT CALCULATOR

## FOR SHORT-TERM RENTALS

COMPLETE ALL INFORMATION IN THE GREY/BLUE BOXES.  
Please enter all percentages as decimals. For example: 5% = 0.05

ADDRESS:

### PAYMENT CALCULATOR

PURCHASE PRICE:

DOWN PAYMENT (%):  INTEREST RATE (%):

DOWN PAYMENT AMOUNT:

LOAN AMOUNT:

ESTIMATED MONTHLY PAYMENT:

### ADDITIONAL COSTS

PROPERTY REPAIRS:

CLOSING COSTS:

TOTAL ADDITIONAL UPFRONT COSTS:

TOTAL CASH REQUIRED:

### CASH FLOW CALCULATOR

AVERAGE MONTHLY OCCUPANCY RATE:

AVERAGE NIGHTLY RATE:

AVERAGE MONTHLY RENTAL INCOME:

AVERAGE ANNUAL RENTAL INCOME:

#### LESS: EXPENSES & OPERATING COSTS

|                                  | PERCENTAGE           | ANNUAL AMOUNT        | MONTHLY AMOUNT       |
|----------------------------------|----------------------|----------------------|----------------------|
| PROPERTY TAXES:                  | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| INSURANCE:                       | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| FLOOD INSURANCE:                 | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| PROPERTY MANAGEMENT:             | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| REPAIRS & MAINTENANCE (& CAPEX): | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| UTILITIES:                       | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| MISC. EXPENSES:                  | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| ANNUAL EXPENSES:                 | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| NET OPERATING INCOME (NOI):      | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| LESS ANNUAL LOAN & EXPENSES:     |                      | <input type="text"/> | <input type="text"/> |

NET ANNUAL CASH FLOW:

NET MONTHLY CASH FLOW:

### RETURN

|                             |                      |                      |
|-----------------------------|----------------------|----------------------|
| EST. ANNUAL APPRECIATION %: | <input type="text"/> |                      |
| CASH ON CASH :              | <input type="text"/> | <input type="text"/> |
| EST. ANNUAL APPRECIATION:   | <input type="text"/> | <input type="text"/> |
| EST. DEBT BUYDOWN:          | <input type="text"/> | <input type="text"/> |
| TOTAL ANNUAL RETURN:        | <input type="text"/> | <input type="text"/> |

\*\*Not captured: Tax write-offs & depreciation value  
\*\*Not captured: Rent increases which will increase future cash flow

### EXIT STRATEGY

| YEAR                 | PROPERTY VALUE       | LOAN BALANCE         | CASH OUT VALUE       | CASH RETURNS ACCUMULATED | TOTAL RETURNS OVER TIME | NET PROFIT           |
|----------------------|----------------------|----------------------|----------------------|--------------------------|-------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>     | <input type="text"/>    | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>     | <input type="text"/>    | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>     | <input type="text"/>    | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>     | <input type="text"/>    | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/>     | <input type="text"/>    | <input type="text"/> |

\*\* Does not capture growth in debt buydown or assumed rental increases over time