

HOW TO PROPERLY CALCULATE RATE OF RETURN

Property Value	\$500,000
Down Payment	\$100,000
Annual Income	\$63,000
Monthly Payment	\$43,175
Interest	\$29,875
Taxes	\$8,500
Insurance	\$4,800
1 Month Vacancy	\$5,000
Real Estate Commissions	\$6,000
1/2 Month Cleaning (paint, carpet, etc.)	\$2,500
True Expenses	\$56,675
Profitability	\$6,325
Rate of Return	6.3%
Annual Appreciation	4%



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