

O'Miller Property Investment Income Property Acquisition Analysis

Property	#1	#2	#3	#4	#5	#6
Purchase Price	\$300,000.00	\$250,000.00	\$400,000.00	\$350,000.00	\$450,000.00	\$499,000.00
Down Payment	\$30,000.00	\$30,000.00	\$50,000.00	\$40,000.00	\$50,000.00	\$105,000.00
Net Price	\$270,000.00	\$220,000.00	\$350,000.00	\$310,000.00	\$400,000.00	\$394,000.00
Loan APR	4.50%	4.50%	5.00%	5.00%	6.00%	5.50%
Loan Term (years)	30	30	30	30	30	30
Loan Pmts Year 1	-\$16,416.60	-\$13,376.49	-\$22,546.51	-\$19,969.76	-\$28,778.43	-\$26,845.06
Income	\$75,000.00	\$65,000.00	\$75,000.00	\$80,000.00	\$95,000.00	\$105,000.00
Interest Paid Year 1	\$12,060.89	\$9,827.39	\$17,382.73	\$15,396.13	\$23,866.38	\$21,537.53
Annual Depreciation	\$10,909.09	\$9,090.91	\$14,545.45	\$12,727.27	\$16,363.64	\$18,145.45
Property Taxes	\$4,400.00	\$4,000.00	\$4,750.00	\$4,600.00	\$6,500.00	\$7,250.00
Repairs	\$5,000.00	\$5,000.00	\$7,000.00	\$6,250.00	\$12,000.00	\$10,000.00
Insurance	\$3,200.00	\$2,500.00	\$3,780.00	\$3,500.00	\$5,000.00	\$5,500.00
Advertising	\$300.00	\$300.00	\$400.00	\$375.00	\$600.00	\$650.00
Total Expenses	\$35,869.98	\$30,718.30	\$47,858.18	\$42,848.40	\$64,330.01	\$63,082.99
Net Income	\$39,130.02	\$34,281.70	\$27,141.82	\$37,151.60	\$30,669.99	\$41,917.01
Net Carrying Costs	-\$7,651.20	-\$4,981.79	-\$12,363.58	-\$10,306.98	-\$11,919.83	-\$10,588.00
Net Cash Flow	\$31,478.82	\$29,299.91	\$14,778.23	\$26,844.62	\$18,750.16	\$31,329.01
NCF as % of Investment	10.49%	11.72%	3.69%	7.67%	4.17%	6.28%
Depreciation Years	27.5					
Income Tax Rate	18%					

O'Miller Property Investment

Create Date	By Whom	Description	Workbook Name
12/15/2018	Kelsie O'Miller	Analysis of Income Property Acquisition	e01ch01IncProp_solution.xlsx
Mod. Date	By Whom	Mod. Description	Last Version Backup Name
12/15/2018	Firstname Lastname	Modified the Property Analysis worksheet to include two more loans.	

Create Date	Sheet Name	Creator	Purpose
12/15/2018	PropertyAnalysis	Kelsie O'Miller	Side by side comparison of income property profitability