

P1 | Rental Deal Analyzer

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

Start with the scope

Complete property ID, version, dates, period and terms condition on Inputs. Use a single property with 1-4 residential units and a 12-month model. Fixed fully amortizing monthly loan or cash purchase only. The model starts before the first scheduled payment: 1-600 monthly payments; annual principal/interest counts MIN(12, payment count), never payments after payoff. A later ownership year needs the applicable remaining schedule. Other financing charges retain their separately entered 12-month scope. No APR substitution, ARM, balloon or interest-only model.

Enter values and evidence

Gold cells are editable. Every amount needs a state, a meaningful source or scenario explanation, and date. Unknown is never zero. Not applicable is accepted only with numeric 0 and a reason. For longer notes, select the row and use Home > Format > AutoFit Row Height or drag its lower divider. Inputs permits row sizing while formulas stay protected.

Read independent outputs

Overview preserves valid loan/down-payment outputs while missing insurance keeps NOI and dependent returns pending. Recurring costs cover 12 months; rentable months excludes known downtime before applying the separate loss fraction. Optional scenarios need their own changed inputs, not every other alternative.

P1 | Rental Deal Analyzer

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

Keep accounts distinct

Initial reserves are replacement reserve PLUS operating cash. P2 uses the replacement account only. For Birch v2-D1 use \$13,500 replacement, 4000 operating, 17500 total reserves and \$83,000 initial commitment. The book completes its dated cash bridge. Neither account is an additional annual operating expense.

Decide and record

Read annual cash after financing/reserves, the initial commitment and the evidence gaps. Use P2 for replacement dates and P3 for a written decision. A positive annual figure does not prove bills can be funded before rent arrives. No automatic buy recommendation.

Compatibility / your information

XLSX has no macros, price feeds, external workbook links or data collection. PDF views do not calculate. Save a local personal copy and retain a prior version before material changes. Native Excel compatibility is recorded in the package QA receipt; other spreadsheet engines are not certified.

P1 | Rental Deal Analyzer

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

MODELED RESULTS - readiness is not confirmation or a buy signal.

Property / version	ALDER-01 / v1
Period / condition	Stabilized / Scenario Nov 2026
Down payment	\$62,500.00
Loan principal	\$187,500.00
Total initial reserves two accounts	\$7,500.00
Total initial cash committed	\$86,000.00
Gross rent over rentable months	\$28,800.00
Effective rental income	\$26,496.00
Management expense	\$2,119.68
Other annual operating expenses	\$9,000.00
Annual NOI	\$15,376.32

P1 | Rental Deal Analyzer

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

MODELED RESULTS - readiness is not confirmation or a buy signal.

Monthly principal and interest	\$1,247.44
Annual principal and interest	\$14,969.31
Annual other financing charges	\$0.00
Annual cash before reserve contributions	\$407.01
Annual reserve contribution	\$3,000.00
Annual cash after reserve contributions	(\$2,592.99)
Monthly equivalent not bank balance	(\$216.08)

Read this result: a complete scenario can still lose cash. Alder declines at current terms: \$86,000 committed; about (\$2,592.99)/year after reserves. Your decision must also use the evidence and dated cash calendar.

P1 | Rental Deal Analyzer

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

MODELED RESULTS - readiness is not confirmation or a buy signal.

Cap rate NOI / purchase price	6.15%
Cash-on-cash before reserves / total initial	0.47%
After-reserve cash / total initial	-3.02%
Break-even monthly scheduled rent	\$2,655.30
Servicer payment reconciliation	MATCH - escrow counted once
Capital remaining after initial commitment	\$4,000.00

Manual handoff: P2 receives ONLY replacement reserve (Inputs 16). P1 total initial reserves add operating cash (Inputs 17). Birch v2-D1: \$13,500 + \$4,000 = \$17,500; total initial \$83,000. Use the same property/period and record each source version; do not force different account scopes to match.

P1 | Input record for reading / printing

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

Values below mirror Inputs. Full source/state/date fields remain in the XLSX. Gold cells on Inputs are editable; PDF is static.

Purchase price	\$250,000.00
Down payment fraction	25.00%
Acquisition costs once	\$6,000.00
Initial work once	\$10,000.00
Replacement reserve at start	\$7,500.00
Operating cash at start separate	\$0.00
Gross scheduled rent monthly	\$2,400.00
Rentable months in 12-month model	12
Vacancy / collection loss fraction	8.00%
Management / collected rent fraction	8.00%
Property tax annual	\$3,600.00
Property insurance annual	\$1,800.00
HOA dues annual	\$600.00
Owner utilities annual	\$720.00
Routine maintenance annual	\$1,440.00
Leasing / turnover annual	\$600.00

P1 | Input record for reading / printing

EXAMPLE - all property figures and evidence are hypothetical. Version 1.1 | USD | en-US

Values below mirror Inputs. Full source/state/date fields remain in the XLSX. Gold cells on Inputs are editable; PDF is static.

Administration annual	\$240.00
Other operating expense annual	\$0.00
Other collected operating income annual	\$0.00
Contract annual interest rate (not APR)	7.00%
Monthly loan payments to amortize	360
Other financing charge monthly	\$0.00
Replacement contribution monthly	\$250.00
Escrow transfer monthly, informational	\$450.00
Servicer total monthly, informational	\$1,697.44
Available property capital separate	\$90,000.00