

P1 | Rental Deal Analyzer

YOUR COPY - enter your facts in gold cells. Unknown is not zero. 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.

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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.

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

Property / version	/
Period / condition	/ start pending
Down payment	PENDING - check invalid input
Loan principal	PENDING - price / down
Total initial reserves two accounts	PENDING - check invalid input
Total initial cash committed	PENDING - check invalid input
Gross rent over rentable months	PENDING - check invalid input
Effective rental income	PENDING - loss assumption
Management expense	PENDING - management assumption
Other annual operating expenses	PENDING - check invalid input
Annual NOI	PENDING - rent / all operating costs

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

Monthly principal and interest	PENDING - check invalid input
Annual principal and interest	PENDING - monthly debt
Annual other financing charges	PENDING - check invalid input
Annual cash before reserve contributions	PENDING - NOI / financing
Annual reserve contribution	PENDING - check invalid input
Annual cash after reserve contributions	PENDING - operating cash / reserves
Monthly equivalent not bank balance	PENDING - annual cash

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.

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

Cap rate NOI / purchase price	PENDING - NOI / price
Cash-on-cash before reserves / total initial	PENDING - cash / initial commitment
After-reserve cash / total initial	PENDING - cash / initial commitment
Break-even monthly scheduled rent	PENDING - simple12-month case only
Servicer payment reconciliation	PENDING - optional servicer data
Capital remaining after initial commitment	PENDING - available capital / initial cash

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

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

Purchase price	UNKNOWN / PENDING
Down payment fraction	UNKNOWN / PENDING
Acquisition costs once	UNKNOWN / PENDING
Initial work once	UNKNOWN / PENDING
Replacement reserve at start	UNKNOWN / PENDING
Operating cash at start separate	UNKNOWN / PENDING
Gross scheduled rent monthly	UNKNOWN / PENDING
Rentable months in 12-month model	UNKNOWN / PENDING
Vacancy / collection loss fraction	UNKNOWN / PENDING
Management / collected rent fraction	UNKNOWN / PENDING
Property tax annual	UNKNOWN / PENDING
Property insurance annual	UNKNOWN / PENDING
HOA dues annual	UNKNOWN / PENDING
Owner utilities annual	UNKNOWN / PENDING
Routine maintenance annual	UNKNOWN / PENDING
Leasing / turnover annual	UNKNOWN / PENDING

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Administration annual	UNKNOWN / PENDING
Other operating expense annual	UNKNOWN / PENDING
Other collected operating income annual	UNKNOWN / PENDING
Contract annual interest rate (not APR)	UNKNOWN / PENDING
Monthly loan payments to amortize	UNKNOWN / PENDING
Other financing charge monthly	UNKNOWN / PENDING
Replacement contribution monthly	UNKNOWN / PENDING
Escrow transfer monthly, informational	UNKNOWN / PENDING
Servicer total monthly, informational	UNKNOWN / PENDING
Available property capital separate	UNKNOWN / PENDING