

# WHAT IS THE RETURN ON MY REAL ESTATE INVESTMENT?

Date: October 3, 2025



## INTRODUCTION

Purchase price, loan terms, appreciation rate, taxes, expenses and other factors must be considered when you evaluate a real estate investment. Use this calculator to help you determine your potential IRR (internal rate of return) on a property.

## SUMMARY OF INPUT

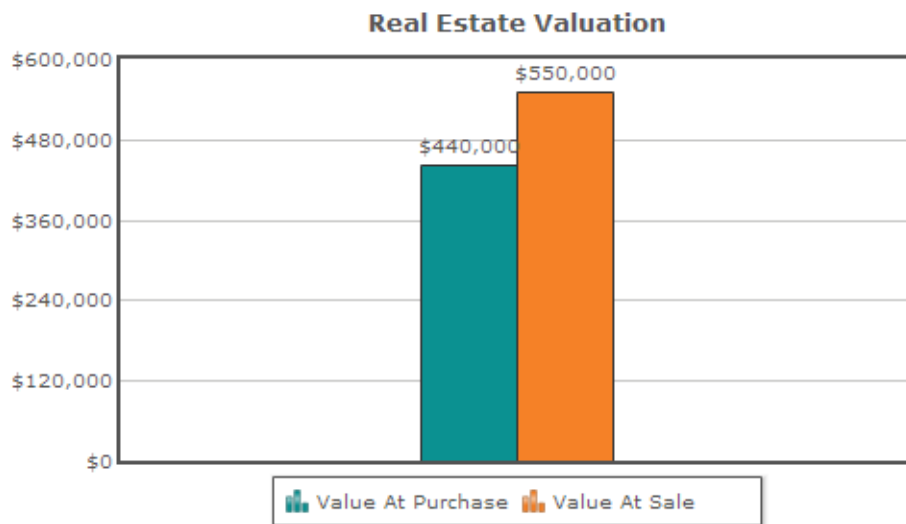
Purchase price	\$440,000
Market Value (if different from Purchase price)	\$550,000
Cash invested	\$138,000
Depreciable value	80.00%
"Interest-Only" Loan? (Y/N)	No
Loan amount (may include estimated Rehab)	\$374,000
Interest rate	5.75%
Term (years)	30
Closing costs	\$0
Gross rental income	\$0
Income frequency	Monthly
Annual rent increases	0.00%
Occupancy Rate	100.00%
Annual property tax	\$11,000
Annual insurance	\$4,000
Annual maintenance	\$0
Annual HOA	\$0
Annual increase in expenses	0.00%
Duration of analysis (years)	5
Realtor fees upon future sale	6.00%
Annual appreciation rate	0.00%
Marginal tax bracket	22.00%
Long-term capital gains bracket	15.00%

## ANALYSIS

You have not entered any cash invested and/or debt financing or your input values are out of range, we cannot compute IRR.

Year	Cash Invested / Appreciation	Cash Flow (before- tax)	Taxation Impact	Net Gain
0	\$-138,000	\$-0	\$0	\$-138,000
1	0	-41,191	-5,500	-35,691
2	0	-41,191	-5,500	-35,691
3	0	-41,191	-5,500	-35,691
4	0	-41,191	-5,500	-35,691
5	\$77,000	\$51,879	\$22,050	\$106,829

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.



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