



Home Owner Analysis

(For Taxpayer using Itemized Deductions)

Name: _____

- 1. Sales Price of Home: \$ _____
- 2. Cash Required
 (Initial Cash Investment) \$ _____ Down Payment _____
- 3. Loan: First Mortgage \$ _____ ___ yr fixed at _____ %
- 4. Monthly Investment, Principal and Interest: First Mortgage \$ _____
- 5. Loan: Second Mortgage \$ _____ ___ yr fixed at _____ %
- 6. Monthly Investment, Principal and Interest: Second Mortgage \$ _____
- 7. Monthly Deposit for Homeowner's Insurance or Dues \$ _____
- 8. Monthly Deposit for Taxes: \$ _____
- 9. **Total Monthly Investment:** \$ _____

(Expense Items For Income Tax Purposes)

- 10. Interest Expense/Month \$ _____
- 11. Tax Expense/Month \$ _____
- 12. **Total Tax Deductions** \$ _____

13. If you are in the 42.3% tax bracket (which equates to a 33% Federal (9.3% State)

DEDUCT cash saving per month

\$ _____

- 14. Total Monthly Investment (Line #9) \$ _____
- 15. Subtract Applicable Deduction (Line #13) \$ _____
- 16. Actual Monthly Investment After Tax \$ _____

(Subtract Equity Which is Being Gained Monthly)

- 17. Principal Decrease Per Month \$ _____
- 18. Dollar Appreciation Growth Rate: _____ % \$ _____
- 19. Total Equity Increase Per Month \$ _____
- 20. **Actual Monthly Investment** \$ _____