

Doorcount · Single-Family Deal Check

Worksheet: pick the column for your plan. Cautious defaults in [brackets].

Property: _____
Date: _____

A Home to live in

1. Price

\$

2. Down payment = 1 × [__%]

\$

3. Loan = 1 – 2

\$

4. P&I (mortgage calculator)

\$/mo

5. Taxes ÷ 12 (higher of bill or price×rate)

\$/mo

6. Insurance ÷ 12

\$/mo

7. PMI = 3 × [0.6%] ÷ (only if under 20%
12 down)

\$/mo

8. HOA

\$/mo

9. Lender payment = 4+5+6+7+8

\$/mo

10. Maintenance = 1 × [1%] ÷ 12

\$/mo

11. True monthly cost = 9 + 10

\$/mo

12. Gross income

\$/mo

13. Other debt payments

\$/mo

Front DTI = 9 ÷ 12 [≤28%]

%

Back DTI = (9+13) ÷ 12 [≤36%, max
43%]

%

Cash to close = 2 + 1×[3%]

\$

Rent vs buy: 11 – yr-1 principal/12 +
cash×[4%]/12 vs rent

\$/mo

Not a lender. Not financial or mortgage advice. Talk to a
licensed loan officer.

B Rental

1. Rent × 12

\$

2. – Vacancy [7%]

\$

3. Collected = 1 – 2 (+ other)

\$

4. Taxes + insurance + HOA×12

\$

5. Mgmt = 3 × [9%]

\$

6. Repairs = 1 × [6%]

\$

7. NOI = 3 – 4 – 5 – 6

\$

8. Capex = 1 × [6%] (kept separate)

\$

9. Yearly mortgage

\$

10. Cash flow = 7 – 8 – 9

\$

11. Cash to close (down + [3%] + repairs)

\$

Cap rate = 7 ÷ price

%

DSCR = (7 – 8) ÷ 9 [≥1.25]

×

Cash-on-cash = 10 ÷ 11 [≥8%]

%

Stress: rate +1 / vac +5 / tax reset

✓ ✓ ✓

Max offer (DSCR 1.25 & CoC target)

\$

C Fix & flip

1. ARV (sold comps)

\$

2. Purchase

\$

3. Rehab × [1.15] (15% contingency)

\$

4. Loan = 2×[90%] + 3×[100%]

\$

5. Points = 4 × [2%]

\$

6. Monthly hold (4×rate÷12 + tax + ins + util)

\$/mo

7. Holding = 6 × months

\$

8. Buy closing = 2 × [2%]

\$

9. Sell costs = 1 × [8%]

\$

10. Profit = 1 – 2 – 3 – 5 – 7 – 8 – 9

\$

11. Your cash = 2+3+5+7+8 – 4

\$

ROI = 10 ÷ 11

%

Annualized = (1+ROI)^(12/mo) – 1

%

70% rule = 1 × 0.70 – 3

\$

Max offer for target profit

\$

Stress: ARV –10% / rehab +20% / +3 mo

✓ ✓ ✓

Verdict (circle): PASS — meets targets and survives all 3 stress tests · CAUTION — misses a target or fails 1 test · FAIL — loses money, DSCR < 1.00 / DTI > 43%, or fails 2+ tests

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