

Real Estate Investment Calculator

Compare direct property ownership vs. REIT investment over 10 years

Direct Property Ownership

Property Price (\$)

Down Payment (%)

Mortgage Rate (%)

Monthly Rent (\$)

Annual Appreciation (%)

Annual Expenses (% of value)

REIT Investment

Initial Investment (\$)

Same as down payment

Expected Annual Return (%)

Dividend Yield (%)

Reinvest Dividends?

Yes - Compound growth ▼

10-Year Comparison Results

Direct Property

Initial Cash Invested	\$60,000
Property Value (Year 10)	\$403,175
Mortgage Balance	\$205,950
Total Equity	\$197,225
Net Rental Income	\$3,393

Total Return
\$200,618
ROI: 234%

REIT Investment

Initial Investment	\$60,000
Portfolio Value	\$129,535
Total Dividends	\$0
Liquidity	High
Time Required	Minimal

Total Return
\$129,535
ROI: 116%

Analysis

Direct property wins by \$71,083 due to leverage. However, consider: (1) Active management required, (2) \$240,000 in debt, (3) Illiquid asset, (4) Concentration risk in single property.