

# **Real Estate Investment Analysis Platform**

**User Manual**

# **Chapter 1**

## **Getting Started**

### **What is This Application?**

The Real Estate Investment Analyzer is a web-based tool that helps you evaluate, buy and hold rental properties. It Provides real-time property listings with current rental estimates and comprehensive financial calculations to help you make informed investment decisions.

### **Who Should Use This?**

This Web-app is Designed for:

- Real Estate Investors Who wants to Evaluate Rental Properties
- First-time Investors learning to analyze deals
- And anyone interested to buy and hold rental property investments

### **Accessing the Application**

#### **Live web-app:**

<https://real-time-real-estate-investment-an-umber.vercel.app>

### **Creating an Account**

To create an account and access all features:

1. Click the “Sign In” button in the top right corner
2. Click on “Sign Up” option
3. Enter you Name and UserName
4. And Enter Password
5. Click Create Account and you will be navigated to the Home page

Note:

An account is required to save properties and customize your investor profile.

### **Logging In**

## Returning Users

1. Click "**Sign In**" on the landing page
2. Enter your email and password (or use Google sign-in)
3. Click "**Sign In**"
4. You'll be directed to the property search page

The image shows two side-by-side screenshots of a mobile application's login and sign-up interface. Both screenshots feature a red "RE" logo at the top center.

**Left Screenshot (Create account):**

- Header:** "Create account" in bold black font, "Get started with Real Estate Analyzer" below it.
- Fields:** "Full Name" (text input: "John Doe"), "Email" (text input: "you@example.com"), "Password" (text input: "\*\*\*\*\*"), "Confirm Password" (text input: "\*\*\*\*\*").
- Buttons:** "Create account" in white text on a red button.
- Text at bottom:** "By continuing, you agree to our [Terms of Service](#) and [Privacy Policy](#)".

**Right Screenshot (Welcome back):**

- Header:** "Welcome back" in bold black font, "Sign in to your account" below it.
- Fields:** "Email" (text input: "you@example.com"), "Password" (text input: "\*\*\*\*\*").
- Checkboxes:** "Remember me" (unchecked).
- Links:** "Forgot password?" in red text.
- Buttons:** "Sign in" in white text on a red button.
- Text at bottom:** "By continuing, you agree to our [Terms of Service](#) and [Privacy Policy](#)".

## Chapter 2

### Investor Profile Configuration

#### What is an Investor Profile?

Your investor profile stores default assumptions for financial calculations. Setting this up once saves time on every property analysis.

The screenshot shows the 'Investor Profile' configuration page. At the top, there's a header with a user icon, the title 'Investor Profile', a sub-instruction 'Configure your investment criteria and scoring preferences', and two buttons: 'Reset' and 'Save Profile'.

The main area is divided into several sections:

- Scoring Configuration**: A section titled 'Choose which metrics matter to you'. It includes three quick presets: 'Conservative' (stable, lower-risk), 'Moderate' (balanced approach), and 'Aggressive' (prioritize higher returns, accept more risk). Below these are four selected metrics with weight sliders: Cap Rate (25%), Cash-on-Cash ROI (25%), Monthly Cash Flow (30%), and Debt Coverage Ratio (20%). The total weight is 100%.
- Live Score Preview**: A summary section for a sample property (\$350,000, \$2500/mo rent). It shows a large red circle with the score '20' and the status 'Avoid' (Poor investment metrics). It also provides a 'Metrics Breakdown' table and specific metric values (Cap Rate: 5.2%, CoC ROI: -5.3%, Cash Flow: -\$359/mo, DCR: 0.8x).
- Scoring Thresholds**: A section for defining what excellent, good, fair, and risky means to the user.
- Financing Defaults**: A section for setting default loan assumptions: Down Payment % (20), Interest Rate % (7), Loan Term (Years) (30), and Closing Costs % (3).

## Why It Matters

Without an investor profile, you'd need to manually enter:

- Down payment percentage
- Interest rate
- Loan term
- Expense percentages
- Growth rates

...for EVERY property you analyze!

## Setting Up Your Profile

## Step 1: Access Profile Settings

1. Click your profile icon (top right)
2. Select "Investor Profile" from dropdown
3. You'll see the profile configuration page

## Step 2: Configure Financing Defaults

### Financing Section:

| Field                  | Description                   | Typical Value |
|------------------------|-------------------------------|---------------|
| <b>Down Payment %</b>  | Percentage you'll put down    | 20-25%        |
| <b>Interest Rate</b>   | Annual mortgage interest rate | 6.5-7.5%      |
| <b>Loan Term</b>       | Mortgage length in years      | 30 years      |
| <b>Closing Costs %</b> | Percentage of purchase price  | 2-4%          |

 **Financing Defaults**  
Default loan assumptions for calculations ^

|                   |                 |
|-------------------|-----------------|
| Down Payment %    | Interest Rate % |
| 20                | 7               |
| Loan Term (Years) | Closing Costs % |
| 30                | 3               |

## Step 3: Configure Expense Defaults

Operating Expenses (% of Gross Rent):

| Expense                          | Description           | Typical Range |
|----------------------------------|-----------------------|---------------|
| <b>Vacancy Rate</b>              | Expected vacancy time | 5-10%         |
| <b>Property Management</b>       | Management fee        | 8-10%         |
| <b>Repairs &amp; Maintenance</b> | Ongoing repairs       | 5-10%         |
| <b>CapEx Reserve</b>             | Major replacements    | 5-8%          |

 **Expense Assumptions**  
Default operating expense percentages

|                     |                  |
|---------------------|------------------|
| Vacancy Rate %      | Management %     |
| 5                   | 10               |
| Maintenance %       | CapEx Reserve %  |
| 5                   | 5                |
| Property Tax Rate % | Insurance Rate % |
| 1.2                 | 0.5              |

## Step 4: Configure Scoring Thresholds (Customization)

Available Metrics:

| Metric                  | Excellent  | Good        | Fair       | Risky    |
|-------------------------|------------|-------------|------------|----------|
| Cap Rate (%)            | $\geq 10$  | $\geq 7$    | $\geq 5$   | $\geq 3$ |
| Cash-on-Cash ROI (%)    | $\geq 12$  | $\geq 8$    | $\geq 5$   | $\geq 2$ |
| Monthly Cash Flow (\$)  | $\geq 500$ | $\geq 300$  | $\geq 100$ | $\geq 0$ |
| Debt Coverage Ratio (x) | $\geq 1.5$ | $\geq 1.25$ | $\geq 1.1$ | $\geq 1$ |

## Step 5: Save Your Profile

1. Review all settings
2. Click "**Save Profile**"
3. You'll see a confirmation message
4. These defaults will now apply to all property analyses

## Chapter 3

### Searching for Properties

#### How to Search - From the Home Page

1. Enter a location in the search bar (city, state, or ZIP code)
1. Enter a location in the search bar (city, state, or ZIP code)
2. Examples: "Miami, FL", "33139", "Austin, Texas"
2. Examples: "Miami, FL", "33139", "Austin, Texas"
3. Click the Search button or press Enter
3. Click the Search button or press Enter

**PropertyAnalyzer**

Home    Search Properties    My Properties    Sign in

## Find your next investment property

Search, analyze, and compare real estate investments with powerful tools

Enter an address, neighborhood, city, or ZIP code    Search

Popular: Boston, MA   Los Angeles, CA   Miami, FL   Austin, TX   Denver, CO   Seattle, WA

10,000+ Properties    50+ Cities    \$2.5B Analyzed

**How it works**

Analyze investment properties in three simple steps

## Search Results Display

Homes for sale in Boston, MA

197 properties

\$799,900    \$1,799,000    \$1,430,000    \$4,399,000    \$1,319,000    \$1,400,000    \$1,025,000    \$749,000    \$2,999,000

\$847/mo    \$1,622/mo    \$5,122/mo    \$12,548/mo    \$4,887/mo    \$4,384/mo    \$3,053/mo    \$1,579/mo    \$6,776/mo

15 Pcs    80 Pcs    15 Pcs    15 Pcs    15 Pcs    15 Pcs    15 Pcs    30 Pcs    25 Pcs

1/4    2/3    4/4    1/2    1/2    1/2    1/1    2/2    6/6

4,041    18,591    8,916    1,847    842    9,292    880    1,120    3,226

25-25A Charlotte St    Boston, MA 02110    682 Atlantic Ave Unit 40M    Boston, MA 02110    682 Atlantic Ave Unit 38B    Boston, MA 02110    S19 Metropolitan Ave    Boston, MA 02128    Brigham & Women's Hospital    Boston, MA 02115    1000 Washington St

Draw Boundary

Investment Score: 90+ Excellent, 85-90 Good, 80-85 Fair, 75-80 Risky, 50-75 Poor

Map showing 200 properties across Boston and surrounding areas, color-coded by investment score.

**Properties appear in two formats:**

- **Grid View: Properties displayed as cards showing:**

- Property photo
- Price
- Price
- Bedrooms and bathrooms
- Bedrooms and bathrooms
- Square footage
- Address

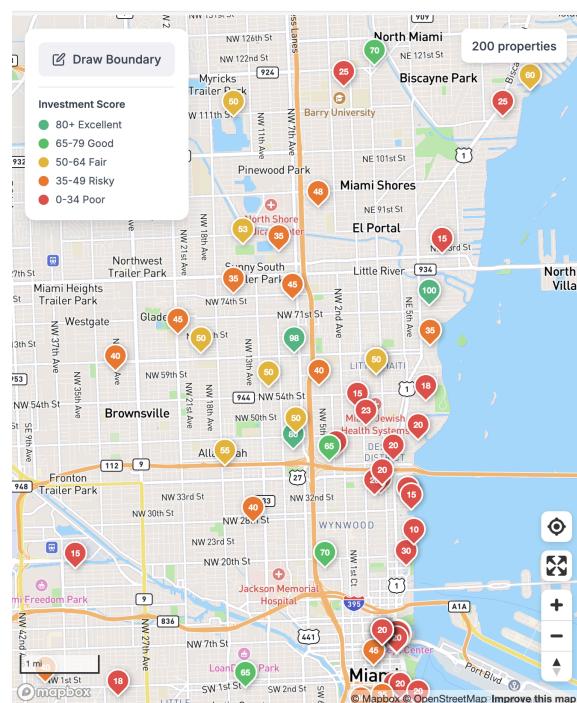
- **Map View: All properties displayed with colored markers**

## Understanding Property Markers

**Property markers on the map are color-coded based on investment potential:**

**Table 2.1: Property marker color coding**

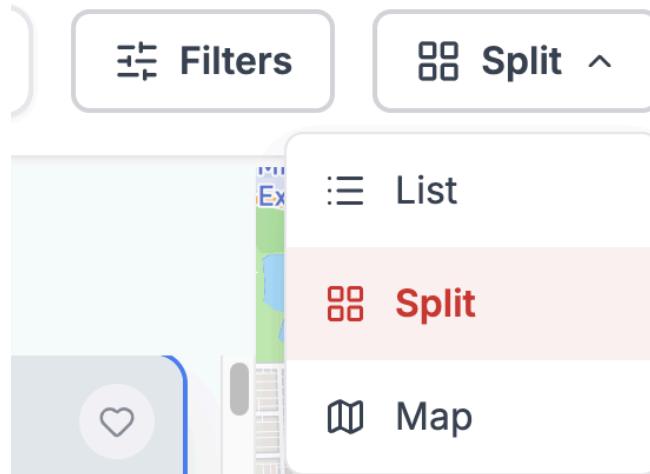
- Color & Investment Potential:
- Green - Excellent (score 80–100)
- Light Green - Good (score 65–79)
- Yellow - Fair (score 50–64)
- Orange - Below average (score 35–49)
- Red - Poor (score below 35)



## View Modes

Toggle between three viewing modes using buttons at the top:

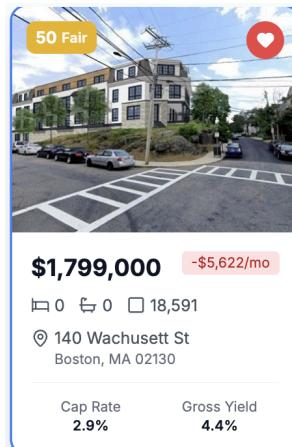
- Split View Grid and map side-by-side (default)
- List View Grid only, more properties visible
- Map View Full-screen map for geographic analysis



# Understanding Property Cards

## Property Card Anatomy

Each property card is packed with information. Let's break down what everything means:



### 1. Property Image

- Main photo from listing
- Hover to see expanded view
- Click for full analysis

## 2. Price

Large number at the top shows listing price.

## 3. Property Details

- **Beds** - Number of bedrooms
- **Baths** - Number of bathrooms
- **Sqft** - Square footage

## 4. Address

Full street address, city, state, and ZIP code.

## 5. Quick Metrics

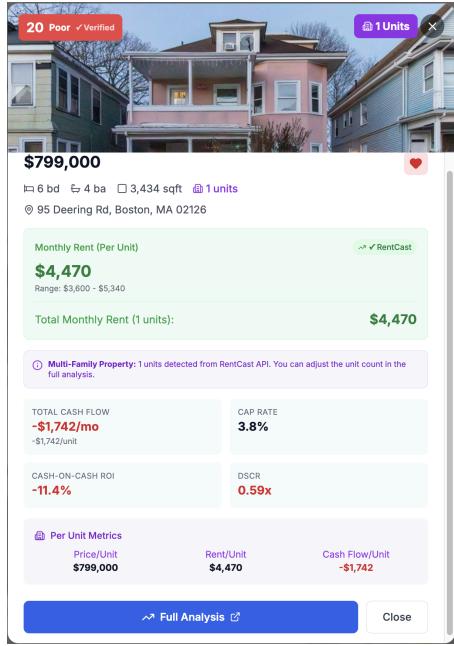
Hover over any property card to see:

- **Estimated Rent** - Monthly rental income
- **Cap Rate** - Return on investment percentage
- **Cash Flow** - Monthly profit after expenses

## Expanded Property View

### How to Access

**Click** on any property card.



## The Expanded Property View Shows:

- **Rent Information:**
  - Per-unit monthly rent
  - Total monthly rent (for multi-family)
  - Rent range (low to high estimate)
  - Data source (RentCast or Estimate)
- **Quick Investment Metrics:**
  - Cap Rate
  - Estimated Cash Flow
  - Price per square foot
- **Unit Information:**
  - Number of units being purchased
  - Whether it's a single unit or entire building
  - Total units in building (for condos)

## Action Buttons:

- **Save Property** - Add to your portfolio
- **Analyze Investment** - Full financial analysis

# Chapter 4

## Analyzing Investment Potential

The screenshot shows the PropertyAnalyzer software interface. At the top, there's a navigation bar with links for 'Home', 'Search Properties', 'My Properties', and a 'Sign in' button. On the left, a sidebar provides basic property details: 'Investment Property Analysis' for '682 Atlantic Ave Unit 40M', located in 'Boston, MA 02110', with '1BR - 1BA - 836 Sq.Ft.', 'Est. Rent: \$3,630/mo', and a '0.6% Cap Rate'. Below this are sections for 'Property Description', 'Purchase Worksheet', and 'Photos'. A 'Property Analysis' section is currently selected, indicated by a blue border. It contains tabs for 'Property Analysis' and 'Buy & Hold Projections'. The main content area is titled 'Property Analysis' and includes a summary table:

| CASH NEEDED | CASH FLOW   | CAP RATE | COC ROI |
|-------------|-------------|----------|---------|
| \$328,900   | -\$6,850/mo | 0.6%     | -25.0%  |

Below this is a 'PURCHASE & REHAB' section with breakdowns of costs and a donut chart showing the distribution of total cash:

| Category          | Value     |
|-------------------|-----------|
| Down Payment      | \$286,000 |
| Purchase Costs    | \$42,900  |
| Rehab Costs       | \$0       |
| Total Cash Needed | \$328,900 |

A donut chart shows the breakdown: Down Payment (87.0%), Purchase Costs (13.0%).

At the bottom of the main content area is a 'FINANCING (Purchase)' section with various input fields and calculated values:

| Parameter              | Value       | Notes                                   |
|------------------------|-------------|-----------------------------------------|
| Loan Amount            | \$1,144,000 | Financing Of: Purchase Price (80% Down) |
| Monthly P&I Payment    | \$7,611     | Loan Type: Amortizing, 30 Year          |
| Loan to Cost (LTPP)    | 80.00%      | Interest Rate: 7.00%                    |
| Loan to Value (LTV)    | 80.00%      | Annual Debt Service: \$91,333           |
| Cash Required to Close | \$328,900   |                                         |

### Starting a Full Analysis

1. From the expanded property view, click “Analyze Investment”
2. Or click directly on a property card to go to the analysis page

### The Analysis Page

The analysis page provides a comprehensive investment worksheet with multiple sections.

### Left Sidebar Navigation

Click to jump between analysis sections:

- Purchase Worksheet: Input and adjust all assumptions
- Buy & Hold Projections: 30-year forecasts

### Purchase Worksheet Section

This is where you customize the analysis to match your deal specifics.

#### Purchase Information

- Offer Price The price you plan to offer
- Fair Market Value What you believe the property is worth
- Closing Costs Can be percentage or itemized

- Default: 3% of purchase price
- Toggle “Itemize Purchase Costs” to enter specific amounts
- Common items: Home inspection, appraisal, loan points, title fees, etc.

#### Repairs/Rehab Estimated renovation costs

- Toggle “Itemize Rehab Costs” to break down by category
- Categories: Roof, HVAC, kitchen, bathrooms, flooring, etc.

#### **Financing Details**

- Down Payment (LTV) Loan-to-Value ratio
- Default: 80% (meaning 20% down)
- Adjust slider or enter custom percentage
- Interest Rate Annual mortgage rate (Default: 7.0%)
- Amortization Loan term in years (Default: 30 years)

#### **Income Assumptions**

- Gross Monthly Rent Automatically populated from RentCast
- For multi-family: Shows total of all units
- Manually adjustable based on your market research
- Other Monthly Income Laundry, parking, storage, etc.

#### **Making Adjustments**

As you change any input:

- All metrics automatically recalculate
- Updated results appear instantly in other sections
- No need to click “Calculate” or refresh

Click “Reset to Defaults” to start over with standard assumptions.

## **Chapter 5**

### **PURCHASE WORKSHEET**

The Purchase Worksheet is where you edit ALL calculation inputs to match your specific deal. Every field is editable, and calculations update in real-time as you make changes.

## PURCHASE INFORMATION

### Basic Purchase Details:

**Offer Price** - Your proposed purchase price (not necessarily list price)

**Fair Market Value (FMV)** - Current market value (usually same as offer price for new purchases)

**Square Footage** - Total building square footage

**Number of Units** - Total rental units being purchased

### ITEMIZED COSTS (Detailed)

Instead of using a percentage for closing costs, you can itemize each expense individually for more accurate calculations.

**PURCHASE COSTS (Closing Costs)**  
Default: 3% of purchase price

**Itemize Costs**  
Toggle to itemize or use percentage

|                            |         |
|----------------------------|---------|
| Home Inspection:           | \$ 500  |
| Appraisal:                 | \$ 150  |
| Loan Points:               | \$ 100  |
| Lender Fees:               | \$ 0    |
| Title & Escrow:            | \$ 300  |
| Transfer Taxes:            | \$ 700  |
| Attorney Fees:             | \$ 950  |
| <a href="#">+ Add Item</a> |         |
| Total:                     | \$2,700 |

### Purchase Costs Percentage

**Alternative:** Instead of itemizing, enter a single percentage (e.g., 3%) of purchase price for all closing costs combined.

### Calculation:

$$\text{Total Closing Costs} = \text{Offer Price} \times (\text{Purchase Costs \%} \div 100)$$

## **Real Purchase Price (RPP):**

RPP = Offer Price + Repairs + Contingency + All Closing Costs

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## **FINANCING SECTION**

### **First Mortgage**

**LTV (Loan-to-Value)** - Percentage of property value being financed

- Example: 80% LTV = 20% down payment

**Interest Rate** - Annual interest rate (e.g., 7.0%)

### **Calculated Automatically:**

- Down Payment Amount
- Loan Amount = Offer Price  $\times$  (LTV  $\div$  100)
- Monthly Payment (Principal & Interest)

### **Other Financing Costs**

**Monthly Financing Costs** - Any additional monthly costs (PMI, MIP, etc.)

### **Cash Required to Close:**

Cash Required = Down Payment + Closing Costs + Repairs + Contingency

## **EXPENSES SECTION (Annual)**

### **Percentage-Based Expenses**

These are calculated as a percentage of **Gross Rents**:

**Management Rate %** - Property management fee (typically 8-10%)

Management Cost = Gross Rents  $\times$  (Management Rate  $\div$  100)

**Repairs %** - Ongoing repairs and maintenance (typically 5-10%)

**CapEx Rate %** - Capital expenditure reserve for major replacements (roof, HVAC, appliances) - typically 5-8%

## Chapter 6

### Buy & Hold Projections

#### 30-Year Forecast

Navigate to the “Buy & Hold Projections” section to see year-by-year breakdown.

#### Year-by-Year Breakdown

For each year of ownership (Years 1–5):

##### Property Value

- Starting value
- Annual appreciation
- Projected value at year end

##### Equity Position

- Starting equity (your down payment)
- Principal paydown from mortgage payments
- Appreciation gains
- Total equity accumulated

##### Cash Flow Performance

- Annual rental income (with growth)
- Annual operating expenses (with inflation)
- Annual debt service
- Net cash flow

##### Running Totals

- Cumulative cash flow (all years combined)
- Total equity built
- Overall return percentage

## Buy & Hold Projections

These projections show how this property will perform as a rental in the future.

| APPRECIATION<br>3% Per Year | INCOME INCREASE<br>2% Per Year     | EXPENSE INCREASE<br>2% Per Year    | SELLING COSTS<br>6% of Price       |                                    |                                    |                                    |
|-----------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Year 1                      | Year 2                             | Year 3                             | Year 5                             | Year 10                            | Year 20                            | Year 30                            |
| <b>RENTAL INCOME</b>        |                                    |                                    |                                    |                                    |                                    |                                    |
| Gross Rent:                 |                                    |                                    |                                    |                                    |                                    |                                    |
| Gross Rent:                 | \$43,560                           | \$44,431                           | \$45,320                           | \$47,151                           | \$52,058                           | \$63,459                           |
| Vacancy:                    | -\$2,178<br>5%                     | -\$2,222<br>5%                     | -\$2,266<br>5%                     | -\$2,358<br>5%                     | -\$2,603<br>5%                     | -\$3,173<br>5%                     |
| Operating Income:           | = \$41,382<br>Income Increase: 2%  | = \$42,210<br>Income Increase: 2%  | = \$43,054<br>Income Increase: 2%  | = \$44,793<br>Income Increase: 2%  | = \$49,455<br>Income Increase: 2%  | = \$60,286<br>Income Increase: 2%  |
|                             |                                    |                                    |                                    |                                    |                                    | = \$73,488<br>Income Increase: 2%  |
| <b>OPERATING EXPENSES</b>   |                                    |                                    |                                    |                                    |                                    |                                    |
| Property Taxes:             |                                    |                                    |                                    |                                    |                                    |                                    |
| Property Taxes:             | \$17,160                           | \$17,503                           | \$17,853                           | \$18,575                           | \$20,508                           | \$24,999                           |
| Insurance:                  | \$7,150                            | \$7,293                            | \$7,439                            | \$7,739                            | \$8,545                            | \$10,416                           |
| Property Management:        | \$3,311                            | \$3,377                            | \$3,444                            | \$3,583                            | \$3,956                            | \$4,823                            |
| Maintenance:                | \$2,178                            | \$2,222                            | \$2,266                            | \$2,358                            | \$2,603                            | \$3,173                            |
| Capital Expenditures:       | \$2,178                            | \$2,222                            | \$2,266                            | \$2,358                            | \$2,603                            | \$3,173                            |
| Operating Expenses:         | = \$31,977<br>Expense Increase: 2% | = \$32,616<br>Expense Increase: 2% | = \$33,268<br>Expense Increase: 2% | = \$34,612<br>Expense Increase: 2% | = \$38,215<br>Expense Increase: 2% | = \$46,584<br>Expense Increase: 2% |
|                             |                                    |                                    |                                    |                                    |                                    | = \$56,785<br>Expense Increase: 2% |