



# Buyer's Sanity Check©

This spreadsheet is provided as a tool to easily review the financial parameters of a purchase. It does not replace normal due diligence or the advice of qualified professionals. Consult your financial advisor regarding tax and other liabilities related to any material financial transaction

Fill in white fields only. All other fields are automatic			
		Amount	Pct.
<b>Purchase Price</b>			<b>100%</b>
<b>Downpayment</b>			#DIV/0!
<b>Seller Financed</b>			#DIV/0!
Annual Rate	8.00%	If this financing is not used, enter \$0 at	
Term (years)	5	1% for 1 year	
<b>Bank Financed</b>			#DIV/0!
Annual Rate	7.50%	If this financing is not used, enter \$0 at	
Term (years)	15	1% for 1 year	
<b>Other Financed</b>		\$0	#DIV/0!
Annual Rate	1.00%	If this financing is not used, enter \$0 at	
Term (years)	1	1% for 1 year	
<b>Total Purchase</b>		<b>\$0</b>	<b>#DIV/0!</b> <b>MUST EQUAL 100%</b>
<b>Current Disc. Cash Flow</b>			
<b>Payments to Seller</b>		\$0	
<b>Payments to Bank</b>		\$0	<b>Debt Coverage</b> <b>0.00%</b>
<b>Payments to Other</b>		\$0	
<b>Owner/Mgr. Compensation</b>		\$100,000	
<b>Free Cash Flow</b>		<b>(\$100,000)</b>	<b>Downpayment ROI</b> <b>#DIV/0!</b>
5% increase		<b>(\$100,000)</b>	<b>#DIV/0!</b>
10% increase		<b>(\$100,000)</b>	<b>#DIV/0!</b>
20% increase		<b>(\$100,000)</b>	<b>#DIV/0!</b>
<b>Free Cash Flow is the amount available annually for working capital, investment, and owner compensation after debt service. Increased amounts show the impact of revenue growth, assuming debt payments and expense ratios remain constant</b>			