






# REAL ESTATE MATH CHEAT SHEET

The only cheat sheet  
you'll need to fully  
understand and pass  
the math portion of  
the real estate exam!

**EASY  
Methods**

REAL ESTATE MATH Cheat Sheet		
OPERATION & SYMBOL	EXAMPLE QUESTION	SOLUTION
AND = +	How much more does it cost to build a 1000 sq ft house than a 500 sq ft house?	$1000 - 500 = 500$ $500 \times 40 = 20,000$ more
OF = X	A seller agreed to a commission of 6% of \$240,000. How much was the commission?	$240,000 \times 6\% = 14,400$
TO = ÷	A house purchased a house for \$400,000 with a loan of \$300,000. What is the LTV?	$400,000 / 300,000 = 1.33 = 133\%$
PER = ÷	What is the price per square foot of a home that sold for \$224,000 and measures 2,700 sq ft?	$224,000 / 2,700 = 82.96$
<b>1-CHART</b>  <ul style="list-style-type: none"> <li>Commission</li> <li>Commission Rate</li> <li>Gross Proceeds of Sale</li> <li>Net Proceeds</li> </ul>		<b>DOUBLE-CHART</b>  <ul style="list-style-type: none"> <li>Simple Interest <math>I = P \times R \times T</math></li> <li>Loan Balance after 1 month payment</li> </ul>
<b>3-CHART - 12345</b>  <ul style="list-style-type: none"> <li>Down payment</li> <li>LTV Ratio</li> <li>Down Pct</li> <li>Loan Amount</li> <li>Seller Price</li> <li>Discount Points</li> </ul>		<b>ONE-CHART - 56789</b>  <ul style="list-style-type: none"> <li>Seller Price</li> <li>Commission %</li> <li>Net %</li> <li>Seller Price</li> <li>Minimum sales price</li> </ul>
<b>MORTGAGE RATES</b> Mortgage (Front End) Ratio: <ul style="list-style-type: none"> <li>20%</li> <li>Mortgage Debt</li> <li>Mortgage Payment</li> </ul>  Total Obligations (Back End) Ratio: <ul style="list-style-type: none"> <li>20% = Other Debt</li> <li>Total Debt</li> <li>Mortgage + Car Loan + Credit Cards + etc.</li> </ul>		

# Real Estate Math For Dummies

**Michael Hoelscher**



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