



Disclaimer: All figures are subject to change and are not guaranteed. Renovations that are in progress and are subject to change. Inventory is subject to availability.

PROPERTY FEATURES

Beds/Baths	3/1
Garage/Carport	N/A
Year Built	1970
Lot Size	~.35 Acres
Property Size	1,066 Ft²
Basement	N/A
Completion Date	Complete

PROPERTY CALCULATIONS

Purchase Price	\$150,000
Rent Range	\$1100-\$1200
Rent Used in Calculations	\$1,150
Annual Taxes	\$500
Annual Insurance	\$634
HOA Fees	0
PM Fee for Year 1 9% After	5%
Annual Net Income (cash)	\$11,976.00
Annual Net Income (finance 20% 30 yr)	\$3,799.84

CAP RATE

1 Year	5 Year	15 Year
7.98%	8.99%	12.08%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,799.84	\$5,334.00	\$9,980.36
12.67%	17.78%	33.27%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$20,951	\$57,218	\$120,000

Insurance Quote provided by Scott Cantrell State Farm 205-631-6201 scott.cantrell.nnqu@statefarm.com

Property Statistics	
Property Cost (Sales Price)	\$150,000
Monthly Rent Rate	\$1,150.00
Annual Insurance Premium	\$634
Annual Insurance (Change)	3.00%
Property Taxes	\$500
Property Tax (Change)	3.00%
Vacancy Rate	4.00%
Maintenance Expense %	5.00%
Maintenance Expense % (Change)	3.00%
HOA Dues (Annual)	\$0.00
HOA Dues (Annual Change)	3.00%
Property Management Costs	5.00%
Rent Appreciation	3.00%
Capital Appreciation After Yr. 1	9.00%

Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)	Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)
1	\$1,616.51	13.91%	16	\$3,681.73	20.80%
2	\$1,707.69	14.22%	17	\$3,889.41	21.49%
3	\$1,804.02	14.54%	18	\$4,108.80	22.22%
4	\$1,905.78	14.88%	19	\$4,340.57	22.99%
5	\$2,013.28	15.24%	20	\$4,585.41	23.81%
6	\$2,126.84	15.62%	21	\$4,844.07	24.67%
7	\$2,246.82	16.02%	22	\$5,117.31	25.58%
8	\$2,373.55	16.44%	23	\$5,405.97	26.55%
9	\$2,507.44	16.88%	24	\$5,710.91	27.56%
10	\$2,648.88	17.36%	25	\$6,033.05	28.64%
11	\$2,798.30	17.85%	26	\$6,373.36	29.77%
12	\$2,956.14	18.38%	27	\$6,732.87	30.97%
13	\$3,122.89	18.94%	28	\$7,112.65	32.23%
14	\$3,299.05	19.52%	29	\$7,513.86	33.57%
15	\$3,485.14	20.14%	30	\$7,937.70	34.99%

Financing Details	
Purchase Price	\$150,000
Down Payment %	20.00%
Down Payment \$	\$30,000.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$681.35	\$8,176.16
Escrow Payment (Taxes & Ins)	\$94.50	\$1,134.00
Property Management	\$57.50	\$690.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$57.50	\$690.00
Rent Loss From Vacancy	\$46.00	\$552.00
Total Estimated Expenses	\$936.85	\$11,242.16

30 Year Investment	
IRR	15.86%
Cash-on-Cash Year 31	86.85%

Est. Profit With Financing	\$213.15	\$2,557.84
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This is your cash flow per month, and per year, after all investment expenses above. Longer loan terms result in higher monthly cash flow, while shorter loan terms result in a free-and-clear property more quickly.

