



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	3/2
Garage/Carport	2-Car
Year Built	2024
Lot Size	~.15 Acres
Property Size	1,340 Ft ²
Basement	N/A
Completion Date	Contact Us

PROPERTY CALCULATIONS	
Purchase Price	\$255,700
Rent Range	\$1650-\$1750
Rent Used in Calculations	\$1,700
Annual Taxes	\$2,075
Annual Insurance	\$455
HOA Fees	0
PM Fees For Year 1 9% after on Select Lots	5%
Annual Net Income (cash)	\$16,850.00
Annual Net Income (finance 20% 30 yr)	\$2,912.37

CAP RATE		
1 Year	5 Year	15 Year
6.59%	7.42%	9.97%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$2,912.37	\$5,073.11	\$11,611.22
5.69%	9.92%	22.70%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$35,714	\$97,538	\$204,560

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

Property Statistics	
Property Cost (Sales Price)	\$255,700
Monthly Rent Rate	\$1,700.00
Annual Insurance Premium	\$455
Annual Insurance (Change)	3.00%
Property Taxes	\$2,075
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	\$2,755.61	7.49%	16	\$6,276.12	14.38%
2	\$2,911.04	7.80%	17	\$6,630.15	15.07%
3	\$3,075.25	8.12%	18	\$7,004.14	15.80%
4	\$3,248.72	8.46%	19	\$7,399.23	16.57%
5	\$3,431.97	8.82%	20	\$7,816.60	17.39%
6	\$3,625.56	9.19%	21	\$8,257.52	18.25%
7	\$3,830.07	9.59%	22	\$8,723.31	19.16%
8	\$4,046.12	10.02%	23	\$9,215.37	20.12%
9	\$4,274.35	10.46%	24	\$9,735.19	21.14%
10	\$4,515.46	10.93%	25	\$10,284.33	22.21%
11	\$4,770.16	11.43%	26	\$10,864.45	23.35%
12	\$5,039.24	11.96%	27	\$11,477.29	24.55%
13	\$5,323.49	12.51%	28	\$12,124.70	25.81%
14	\$5,623.78	13.10%	29	\$12,808.63	27.15%
15	\$5,941.00	13.72%	30	\$13,531.14	28.56%

Financing Details	
Purchase Price	\$255,700
Down Payment %	20.00%
Down Payment \$	\$51,140.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$1,161.47	\$13,937.63
Escrow Payment (Taxes & Ins)	\$210.83	\$2,530.00
Property Management	\$85.00	\$1,020.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$85.00	\$1,020.00
Rent Loss From Vacancy	\$68.00	\$816.00
Total Estimated Expenses	\$1,610.30	\$19,323.63

30 Year Investment	
IRR	12.50%
Cash-on-Cash Year 31	71.26%

Est. Profit With Financing	\$89.70	\$1,076.37
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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.

