

## 136 Browns Ferry Rd Chattanooga, TN



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 CALCULATIONS		
Purchase Price	\$281,500	
Rent Range	\$2050-\$2150	
Rent Used in Calculations	\$2,100	
Annual Taxes	\$1,295	
Annual Insurance	\$664	
HOA Fees	0	
Property Management Fees	5%	
Annual Net Income (cash)	\$21,981.00	
Annual Net Income (finance 20% 30 yr)	\$6,637.07	

PROPERTY FEATURES		
Beds/Baths	4/3	
Garage/Carport	Carport	
Year Built	1965	
Lot Size	~.47 Acres	
Property Size	1,800 Ft <sup>2</sup>	
Basement	N/A	
Completion Date	Complete	

CAP RATE			
1 Year	5 Year	15 Year	
7.81%	8.79%	11.81%	
LEVERAGED CASH-ON-CASH			
1 Year	5 Year	15 Year	
\$6,637.07	\$9,466.79	\$17,999.60	
11.79%	16.81%	31.97%	
CAPITAL APPRECIATION			
10 Year	20 Year	30 Year	
\$39,318	\$107,380	\$225,200	

Insurance Quote provided by Jessica Green - State Farm 423.836.9370 jessica.green.fiy3@statefarm.com

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Property Statistics	
Property Cost (Sales Price)	\$281,500
Monthly Rent Rate	\$2,100.00
Annual Insurance Premium	\$664
Annual Insurance (Change)	3.00%
Property Taxes	\$1,295
Property Tax (Change)	3.00%
Vacancy Rate	5.00%
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%

Financing Details	
Purchase Price	\$281,500
Down Payment %	20.00%
Down Payment \$	\$56,300.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	15.13%
Cash-on-Cash Year 31	83.90%

	ipal Reduction Per Year)	Annual Return (w/Princ Reduction)		al Reduction er Year)	Annual Return (w/Princ Reduction)
1	\$3,033.65	12.70%	16	\$6,909.38	19.59%
2	\$3,204.77	13.01%	17	\$7,299.13	20.28%
3	\$3,385.54	13.33%	18	\$7,710.85	21.01%
4	\$3,576.51	13.67%	19	\$8,145.81	21.78%
5	\$3,778.26	14.02%	20	\$8,605.29	22.60%
6	\$3,991.38	14.40%	21	\$9,090.70	23.46%
7	\$4,216.52	14.80%	22	\$9,603.49	24.37%
8	\$4,454.37	15.22%	23	\$10,145.20	25.33%
9	\$4,705.63	15.67%	24	\$10,717.47	26.35%
10	\$4,971.06	16.14%	25	\$11,322.02	27.42%
11	\$5,251.47	16.64%	26	\$11,960.67	28.56%
12	\$5,547.70	17.17%	27	\$12,635.34	29.76%
13	\$5,860.63	17.72%	28	\$13,348.08	31.02%
14	\$6,191.22	18.31%	29	\$14,101.01	32.36%
15	\$6,540.45	18.93%	30	\$14,896.42	33.77%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$1,278.66	\$15,343.93
Escrow Payment (Taxes & Ins)	\$163.25	\$1,959.00
Property Management	\$105.00	\$1,260.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$105.00	\$1,260.00
Rent Loss From Vacancy	\$105.00	\$1,260.00
Total Estimated Expenses	\$1,756.91	\$21,082.93
Est. Profit With Financing	\$343.09	\$4,117.07

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.

