



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	<b>\$281,500</b>
Rent Range	<b>\$2050-\$2150</b>
Rent Used in Calculations	<b>\$2,100</b>
Annual Taxes	<b>\$1,295</b>
Annual Insurance	<b>\$664</b>
HOA Fees	<b>0</b>
Property Management Fees	<b>0%</b>
<b>Annual Net Income (cash)</b>	<b>\$23,241.00</b>
Annual Net Income (finance 20% 30 yr)	<b>\$7,897.07</b>

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

CAP RATE		
1 Year	5 Year	15 Year
<b>8.26%</b>	<b>9.29%</b>	<b>12.49%</b>
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
<b>\$7,897.07</b>	<b>\$10,814.02</b>	<b>\$19,810.17</b>
<b>14.03%</b>	<b>19.21%</b>	<b>35.19%</b>
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
<b>\$39,318</b>	<b>\$107,380</b>	<b>\$225,200</b>

Insurance Quote provided by Jessica Green - State Farm 423.836.9370 [jessica.green.fiy3@statefarm.com](mailto:jessica.green.fiy3@statefarm.com)

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	0.00%
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	\$3,033.65	14.94%	16	\$6,909.38	21.82%
2	\$3,204.77	15.24%	17	\$7,299.13	22.52%
3	\$3,385.54	15.56%	18	\$7,710.85	23.25%
4	\$3,576.51	15.90%	19	\$8,145.81	24.02%
5	\$3,778.26	16.26%	20	\$8,605.29	24.84%
6	\$3,991.38	16.64%	21	\$9,090.70	25.70%
7	\$4,216.52	17.04%	22	\$9,603.49	26.61%
8	\$4,454.37	17.46%	23	\$10,145.20	27.57%
9	\$4,705.63	17.91%	24	\$10,717.47	28.59%
10	\$4,971.06	18.38%	25	\$11,322.02	29.66%
11	\$5,251.47	18.88%	26	\$11,960.67	30.80%
12	\$5,547.70	19.40%	27	\$12,635.34	31.99%
13	\$5,860.63	19.96%	28	\$13,348.08	33.26%
14	\$6,191.22	20.55%	29	\$14,101.01	34.60%
15	\$6,540.45	21.17%	30	\$14,896.42	36.01%

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

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	\$0.00	\$0.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$105.00	\$1,260.00
Rent Loss From Vacancy	\$105.00	\$1,260.00
<b>Total Estimated Expenses</b>	<b>\$1,651.91</b>	<b>\$19,822.93</b>

30 Year Investment	
IRR	16.51%
Cash-on-Cash Year 31	89.33%

<b>Est. Profit With Financing</b>	<b>\$448.09</b>	<b>\$5,377.07</b>
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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.

