



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>\$142,350</b>
Rent Range	<b>\$1100-\$1200</b>
Rent Used in Calculations	<b>\$1,150</b>
Annual Taxes	<b>\$535</b>
Annual Insurance	<b>\$719</b>
HOA Fees	<b>0</b>
Property Management Fees	<b>5%</b>
<b>Annual Net Income (cash)</b>	<b>\$11,856.00</b>
Annual Net Income (finance 20% 30 yr)	<b>\$4,096.82</b>

PROPERTY FEATURES	
Beds/Baths	<b>3/1</b>
Garage/Carport	<b>N/A</b>
Year Built	<b>1956</b>
Lot Size	<b>~.40 Acres</b>
Property Size	<b>988 Ft<sup>2</sup></b>
Basement	<b>N/A</b>
Completion Date	<b>Completed!</b>

CAP RATE		
1 Year	5 Year	15 Year
<b>8.33%</b>	<b>9.37%</b>	<b>12.60%</b>
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$4,096.82	\$5,623.69	\$10,226.27
<b>14.39%</b>	<b>19.75%</b>	<b>35.92%</b>
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
<b>\$19,882</b>	<b>\$54,300</b>	<b>\$113,880</b>

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

Property Statistics	
Property Cost (Sales Price)	<b>\$142,350</b>
Monthly Rent Rate	<b>\$1,150.00</b>
Annual Insurance Premium	<b>\$719</b>
Annual Insurance (Change)	<b>3.00%</b>
Property Taxes	<b>\$535</b>
Property Tax (Change)	<b>3.00%</b>
Vacancy Rate	<b>5.00%</b>
Maintenance Expense %	<b>5.00%</b>
Maintenance Expense % (Change)	<b>3.00%</b>
HOA Dues (Annual)	<b>\$0.00</b>
HOA Dues (Annual Change)	<b>3.00%</b>
Property Management Costs	<b>5.00%</b>
Rent Appreciation	<b>3.00%</b>
Capital Appreciation After Yr. 1	<b>9.00%</b>

	Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)		Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)
1	\$1,534.07	14.93%	16	\$3,493.96	21.82%
2	\$1,620.60	15.24%	17	\$3,691.05	22.51%
3	\$1,712.01	15.56%	18	\$3,899.25	23.24%
4	\$1,808.58	15.90%	19	\$4,119.20	24.01%
5	\$1,910.60	16.25%	20	\$4,351.56	24.83%
6	\$2,018.38	16.63%	21	\$4,597.02	25.69%
7	\$2,132.23	17.03%	22	\$4,856.33	26.60%
8	\$2,252.50	17.45%	23	\$5,130.26	27.56%
9	\$2,379.56	17.90%	24	\$5,419.65	28.58%
10	\$2,513.79	18.37%	25	\$5,725.36	29.65%
11	\$2,655.58	18.87%	26	\$6,048.32	30.79%
12	\$2,805.38	19.40%	27	\$6,389.49	31.99%
13	\$2,963.63	19.95%	28	\$6,749.91	33.25%
14	\$3,130.80	20.54%	29	\$7,130.65	34.59%
15	\$3,307.40	21.16%	30	\$7,532.88	36.00%

Financing Details	
Purchase Price	<b>\$142,350</b>
Down Payment %	<b>20.00%</b>
Down Payment \$	<b>\$28,470.00</b>
Interest Rate	<b>5.50%</b>
Years to Loan Maturity	<b>30</b>

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	<b>\$646.60</b>	<b>\$7,759.18</b>
Escrow Payment (Taxes & Ins)	<b>\$104.50</b>	<b>\$1,254.00</b>
Property Management	<b>\$57.50</b>	<b>\$690.00</b>
HOA Dues	<b>\$0.00</b>	<b>\$0.00</b>
Maintenance Expense	<b>\$57.50</b>	<b>\$690.00</b>
Rent Loss From Vacancy	<b>\$57.50</b>	<b>\$690.00</b>
<b>Total Estimated Expenses</b>	<b>\$923.60</b>	<b>\$11,083.18</b>

30 Year Investment	
IRR	<b>16.51%</b>
Cash-on-Cash Year 31	<b>89.32%</b>

<b>Est. Profit With Financing</b>	<b>\$226.40</b>	<b>\$2,716.82</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.

