



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	\$133,000
Rent Range	\$975-\$1075
Rent Used in Calculations	\$1,025
Annual Taxes	\$550
Annual Insurance	\$894
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$9,749.00
Annual Net Income (finance 20% 30 yr)	\$2,499.47

PROPERTY FEATURES	
Beds/Baths	3/2
Garage/Carport	Carport
Year Built	1954
Lot Size	~1.0 Acres
Property Size	1,316 Ft²
Basement	N/A
Completion Date	Completed!

CAP RATE		
1 Year	5 Year	15 Year
7.33%	8.25%	11.09%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$2,499.47	\$3,785.35	\$7,580.43
9.40%	14.23%	28.50%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$18,576	\$50,734	\$106,400

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

Property Statistics	
Property Cost (Sales Price)	\$133,000
Monthly Rent Rate	\$1,025.00
Annual Insurance Premium	\$894
Annual Insurance (Change)	3.00%
Property Taxes	\$550
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	9.00%
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	\$1,433.30	10.16%	16	\$3,264.47	17.04%
2	\$1,514.15	10.46%	17	\$3,448.61	17.74%
3	\$1,599.56	10.79%	18	\$3,643.14	18.47%
4	\$1,689.79	11.13%	19	\$3,848.64	19.24%
5	\$1,785.11	11.48%	20	\$4,065.73	20.06%
6	\$1,885.80	11.86%	21	\$4,295.07	20.92%
7	\$1,992.18	12.26%	22	\$4,537.35	21.83%
8	\$2,104.55	12.68%	23	\$4,793.29	22.79%
9	\$2,223.26	13.13%	24	\$5,063.67	23.81%
10	\$2,348.67	13.60%	25	\$5,349.30	24.88%
11	\$2,481.16	14.10%	26	\$5,651.04	26.02%
12	\$2,621.11	14.63%	27	\$5,969.81	27.22%
13	\$2,768.97	15.18%	28	\$6,306.55	28.48%
14	\$2,925.16	15.77%	29	\$6,662.29	29.82%
15	\$3,090.16	16.39%	30	\$7,038.10	31.23%

Financing Details	
Purchase Price	\$133,000
Down Payment %	20.00%
Down Payment \$	\$26,600.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$604.13	\$7,249.53
Escrow Payment (Taxes & Ins)	\$120.33	\$1,444.00
Property Management	\$92.25	\$1,107.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$51.25	\$615.00
Rent Loss From Vacancy	\$51.25	\$615.00
Total Estimated Expenses	\$919.21	\$11,030.53

30 Year Investment	
IRR	13.75%
Cash-on-Cash Year 31	77.74%

Est. Profit With Financing	\$105.79	\$1,269.47
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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.

