



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	\$153,000
Rent Range	\$1150-\$1250
Rent Used in Calculations	\$1,200
Annual Taxes	\$925
Annual Insurance	\$824
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$11,355.00
Annual Net Income (finance 20% 30 yr)	\$3,015.32

PROPERTY FEATURES

Beds/Baths	3/1
Garage/Carport	N/A
Year Built	1950
Lot Size	~1.5 Acres
Property Size	1,344 Ft²
Basement	N/A
Completion Date	Completed!

CAP RATE

1 Year	5 Year	15 Year
7.42%	8.35%	11.23%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,015.32	\$4,513.40	\$8,933.79
9.85%	14.75%	29.20%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$21,370	\$58,363	\$122,400

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

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Property Statistics	
Property Cost (Sales Price)	\$153,000
Monthly Rent Rate	\$1,200.00
Annual Insurance Premium	\$824
Annual Insurance (Change)	3.00%
Property Taxes	\$925
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%

Financing Details	
Purchase Price	\$153,000
Down Payment %	20.00%
Down Payment \$	\$30,600.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	13.94%
Cash-on-Cash Year 31	78.65%

	Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)		Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)
1	\$1,648.84	10.54%	16	\$3,755.37	17.42%
2	\$1,741.84	10.84%	17	\$3,967.20	18.11%
3	\$1,840.10	11.16%	18	\$4,190.98	18.84%
4	\$1,943.89	11.50%	19	\$4,427.38	19.62%
5	\$2,053.55	11.86%	20	\$4,677.12	20.43%
6	\$2,169.38	12.24%	21	\$4,940.95	21.29%
7	\$2,291.75	12.64%	22	\$5,219.66	22.21%
8	\$2,421.02	13.06%	23	\$5,514.09	23.17%
9	\$2,557.59	13.51%	24	\$5,825.12	24.18%
10	\$2,701.86	13.98%	25	\$6,153.71	25.26%
11	\$2,854.26	14.48%	26	\$6,500.82	26.39%
12	\$3,015.27	15.00%	27	\$6,867.52	27.59%
13	\$3,185.35	15.56%	28	\$7,254.90	28.86%
14	\$3,365.03	16.14%	29	\$7,664.14	30.19%
15	\$3,554.84	16.77%	30	\$8,096.46	31.61%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$694.97	\$8,339.68
Escrow Payment (Taxes & Ins)	\$145.75	\$1,749.00
Property Management	\$108.00	\$1,296.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$60.00	\$720.00
Rent Loss From Vacancy	\$60.00	\$720.00
Total Estimated Expenses	\$1,068.72	\$12,824.68

Est. Profit With Financing	\$131.28	\$1,575.32
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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.

