



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	\$131,500
Rent Range	\$975-\$1075
Rent Used in Calculations	\$1,025
Annual Taxes	\$1,000
Annual Insurance	\$779
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$9,414.00
Annual Net Income (finance 20% 30 yr)	\$2,246.23

PROPERTY FEATURES	
Beds/Baths	3/1
Garage/Carport	N/A
Year Built	1910
Lot Size	~.23 Acres
Property Size	1,546 Ft²
Basement	N/A
Completion Date	Completed

CAP RATE		
1 Year	5 Year	15 Year
7.16%	8.06%	10.83%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$2,246.23	\$3,490.07	\$7,155.47
8.54%	13.27%	27.21%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$18,367	\$50,161	\$105,200

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

Property Statistics	
Property Cost (Sales Price)	\$131,500
Monthly Rent Rate	\$1,025.00
Annual Insurance Premium	\$779
Annual Insurance (Change)	3.00%
Property Taxes	\$1,000
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	\$1,417.14	9.25%	16	\$3,227.65	16.14%
2	\$1,497.08	9.56%	17	\$3,409.72	16.83%
3	\$1,581.52	9.88%	18	\$3,602.05	17.56%
4	\$1,670.73	10.22%	19	\$3,805.23	18.33%
5	\$1,764.98	10.57%	20	\$4,019.88	19.15%
6	\$1,864.53	10.95%	21	\$4,246.63	20.01%
7	\$1,969.71	11.35%	22	\$4,486.18	20.92%
8	\$2,080.82	11.78%	23	\$4,739.23	21.88%
9	\$2,198.19	12.22%	24	\$5,006.56	22.90%
10	\$2,322.18	12.69%	25	\$5,288.97	23.97%
11	\$2,453.17	13.19%	26	\$5,587.31	25.11%
12	\$2,591.55	13.72%	27	\$5,902.48	26.31%
13	\$2,737.74	14.27%	28	\$6,235.42	27.57%
14	\$2,892.17	14.86%	29	\$6,587.15	28.91%
15	\$3,055.31	15.48%	30	\$6,958.72	30.32%

Financing Details	
Purchase Price	\$131,500
Down Payment %	20.00%
Down Payment \$	\$26,300.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$597.31	\$7,167.77
Escrow Payment (Taxes & Ins)	\$148.25	\$1,779.00
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	\$940.31	\$11,283.77

30 Year Investment	
IRR	13.30%
Cash-on-Cash Year 31	75.53%

Est. Profit With Financing	\$84.69	\$1,016.23
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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.

