



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	\$177,000
Rent Range	\$1350-\$1450
Rent Used in Calculations	\$1,400
Annual Taxes	\$1,260
Annual Insurance	\$1,071
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$12,957.00
Annual Net Income (finance 20% 30 yr)	\$3,309.13

PROPERTY FEATURES

Beds/Baths	4/3
Garage/Carport	N/A
Year Built	1949
Lot Size	~.21 Acres
Property Size	2,700 Ft²
Basement	N/A
Completion Date	10/17/2024

CAP RATE

1 Year	5 Year	15 Year
7.32%	8.24%	11.07%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,309.13	\$5,020.44	\$10,065.11
9.35%	14.18%	28.43%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$24,722	\$67,518	\$141,600

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)	\$177,000
Monthly Rent Rate	\$1,400.00
Annual Insurance Premium	\$1,071
Annual Insurance (Change)	3.00%
Property Taxes	\$1,260
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	\$177,000
Down Payment %	20.00%
Down Payment \$	\$35,400.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	13.66%
Cash-on-Cash Year 31	77.32%

	Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)		Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)
1	\$1,907.48	9.99%	16	\$4,344.44	16.87%
2	\$2,015.08	10.29%	17	\$4,589.50	17.57%
3	\$2,128.74	10.62%	18	\$4,848.39	18.30%
4	\$2,248.82	10.95%	19	\$5,121.87	19.07%
5	\$2,375.67	11.31%	20	\$5,410.79	19.89%
6	\$2,509.68	11.69%	21	\$5,716.00	20.75%
7	\$2,651.24	12.09%	22	\$6,038.43	21.66%
8	\$2,800.79	12.51%	23	\$6,379.04	22.62%
9	\$2,958.78	12.96%	24	\$6,738.87	23.64%
10	\$3,125.68	13.43%	25	\$7,118.99	24.71%
11	\$3,301.99	13.93%	26	\$7,520.56	25.85%
12	\$3,488.25	14.46%	27	\$7,944.78	27.04%
13	\$3,685.01	15.01%	28	\$8,392.93	28.31%
14	\$3,892.88	15.60%	29	\$8,866.36	29.65%
15	\$4,112.47	16.22%	30	\$9,366.49	31.06%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$803.99	\$9,647.87
Escrow Payment (Taxes & Ins)	\$194.25	\$2,331.00
Property Management	\$126.00	\$1,512.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$70.00	\$840.00
Rent Loss From Vacancy	\$70.00	\$840.00
Total Estimated Expenses	\$1,264.24	\$15,170.87

Est. Profit With Financing	\$135.76	\$1,629.13
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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.

