



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 TYPE: DUPLEX	
Beds/Baths	6/3
Garage/Carport	N/A
Year Built	1960
Lot Size	~.22 Acres
Property Size	2412 Ft²
Basement	N/A
Completion Date	Completed!

PROPERTY CALCULATIONS	
Purchase Price	\$338,000
Rent Range	\$2450-\$2550
Rent Used in Calculations	\$2,500
Annual Taxes	\$1,995
Annual Insurance	\$1,459
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$25,046.00
Annual Net Income (finance 20% 30 yr)	\$6,622.38

CAP RATE		
1 Year	5 Year	15 Year
7.41%	8.34%	11.21%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$6,622.38	\$9,850.29	\$19,574.15
9.80%	14.57%	28.96%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$47,209	\$128,932	\$270,400

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

Property Statistics	
Property Cost (Sales Price)	\$338,000
Monthly Rent Rate	\$2,500.00
Annual Insurance Premium	\$1,459
Annual Insurance (Change)	3.00%
Property Taxes	\$1,995
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	5.00%
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	\$3,642.53	10.75%	16	\$8,296.17	17.63%
2	\$3,848.00	11.05%	17	\$8,764.14	18.32%
3	\$4,065.05	11.37%	18	\$9,258.50	19.05%
4	\$4,294.36	11.71%	19	\$9,780.75	19.83%
5	\$4,536.59	12.07%	20	\$10,332.47	20.64%
6	\$4,792.49	12.45%	21	\$10,915.30	21.51%
7	\$5,062.82	12.85%	22	\$11,531.01	22.42%
8	\$5,348.41	13.27%	23	\$12,181.45	23.38%
9	\$5,650.10	13.72%	24	\$12,868.58	24.39%
10	\$5,968.81	14.19%	25	\$13,594.46	25.47%
11	\$6,305.50	14.69%	26	\$14,361.30	26.60%
12	\$6,661.18	15.21%	27	\$15,171.39	27.80%
13	\$7,036.92	15.77%	28	\$16,027.17	29.07%
14	\$7,433.86	16.36%	29	\$16,931.23	30.40%
15	\$7,853.19	16.98%	30	\$17,886.29	31.82%

Financing Details	
Purchase Price	\$338,000
Down Payment %	20.00%
Down Payment \$	\$67,600.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$1,535.30	\$18,423.62
Escrow Payment (Taxes & Ins)	\$287.83	\$3,454.00
Property Management	\$125.00	\$1,500.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$125.00	\$1,500.00
Rent Loss From Vacancy	\$125.00	\$1,500.00
Total Estimated Expenses	\$2,198.13	\$26,377.62

30 Year Investment	
IRR	14.05%
Cash-on-Cash Year 31	79.16%

Est. Profit With Financing	\$301.87	\$3,622.38
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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.

