



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.

XENA: PROPERTY FEATURES

Beds/Baths	3/2
Garage/Carport	2-Car
Year Built	2024
Lot Size	~.15 Acres
Property Size	1,340 Ft²
Basement	N/A
Completion Date	11/11/2024

PROPERTY CALCULATIONS

Purchase Price	\$255,700
Rent Range	\$1650-\$1750
Rent Used in Calculations	\$1,700
Annual Taxes	\$2,075
Annual Insurance	\$622
HOA Fees	0
Property Mangement Fees*	5%
Annual Net Income (cash)	\$16,683.00
Annual Net Income (finance 20% 30 yr)	\$2,745.37

CAP RATE

1 Year	5 Year	15 Year
6.52%	7.34%	9.87%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$2,745.37	\$4,885.15	\$11,358.62
5.37%	9.55%	22.21%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$35,714	\$97,538	\$204,560

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

*Property Management Fee for 1 Year, standard rates (9%) apply after initial promo period

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Property Statistics	
Property Cost (Sales Price)	\$255,700
Monthly Rent Rate	\$1,700.00
Annual Insurance Premium	\$622
Annual Insurance (Change)	3.00%
Property Taxes	\$2,075
Property Tax (Change)	3.00%
Vacancy Rate	4.00%
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	\$2,755.61	7.17%	16	\$6,276.12	14.05%
2	\$2,911.04	7.47%	17	\$6,630.15	14.74%
3	\$3,075.25	7.79%	18	\$7,004.14	15.47%
4	\$3,248.72	8.13%	19	\$7,399.23	16.25%
5	\$3,431.97	8.49%	20	\$7,816.60	17.06%
6	\$3,625.56	8.87%	21	\$8,257.52	17.93%
7	\$3,830.07	9.27%	22	\$8,723.31	18.84%
8	\$4,046.12	9.69%	23	\$9,215.37	19.80%
9	\$4,274.35	10.14%	24	\$9,735.19	20.81%
10	\$4,515.46	10.61%	25	\$10,284.33	21.89%
11	\$4,770.16	11.11%	26	\$10,864.45	23.02%
12	\$5,039.24	11.63%	27	\$11,477.29	24.22%
13	\$5,323.49	12.19%	28	\$12,124.70	25.49%
14	\$5,623.78	12.78%	29	\$12,808.63	26.82%
15	\$5,941.00	13.40%	30	\$13,531.14	28.24%

Financing Details	
Purchase Price	\$255,700
Down Payment %	20.00%
Down Payment \$	\$51,140.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$1,161.47	\$13,937.63
Escrow Payment (Taxes & Ins)	\$224.75	\$2,697.00
Property Management	\$85.00	\$1,020.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$85.00	\$1,020.00
Rent Loss From Vacancy	\$68.00	\$816.00
Total Estimated Expenses	\$1,624.22	\$19,490.63

30 Year Investment	
IRR	12.36%
Cash-on-Cash Year 31	70.47%

Est. Profit With Financing	Monthly	Annual
	\$75.78	\$909.37

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.

