



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	<b>\$240,000</b>
Rent Range	<b>\$1625-\$1725</b>
Rent Used in Calculations	<b>\$1,675</b>
Annual Taxes	<b>\$2,000</b>
Annual Insurance	<b>\$601</b>
HOA Fees	<b>0</b>
Property Management Fees*	<b>5%</b>
<b>Annual Net Income (cash)</b>	<b>\$16,494.00</b>
Annual Net Income (finance 20% 30 yr)	<b>\$3,412.14</b>

### PLATO: PROPERTY FEATURES

Beds/Baths	<b>3/2</b>
Garage/Carport	<b>2-Car</b>
Year Built	<b>2024</b>
Lot Size	<b>~.15 Acres</b>
Property Size	<b>1,259 Ft<sup>2</sup></b>
Basement	<b>N/A</b>
Completion Date	<b>10/15/2024</b>

### CAP RATE

1 Year	5 Year	15 Year
<b>6.87%</b>	<b>7.74%</b>	<b>10.40%</b>

### LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,412.14	\$5,527.53	\$11,927.60
<b>7.11%</b>	<b>11.52%</b>	<b>24.85%</b>

### CAPITAL APPRECIATION

10 Year	20 Year	30 Year
<b>\$33,521</b>	<b>\$91,549</b>	<b>\$192,000</b>

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)	<b>\$240,000</b>
Monthly Rent Rate	<b>\$1,675.00</b>
Annual Insurance Premium	<b>\$601</b>
Annual Insurance (Change)	<b>3.00%</b>
Property Taxes	<b>\$2,000</b>
Property Tax (Change)	<b>3.00%</b>
Vacancy Rate	<b>4.00%</b>
Maintenance Expense %	<b>5.00%</b>
Maintenance Expense % (Change)	<b>3.00%</b>
HOA Dues (Annual)	<b>\$0.00</b>
HOA Dues (Annual Change)	<b>3.00%</b>
Property Management Costs	<b>5.00%</b>
Rent Appreciation	<b>3.00%</b>
Capital Appreciation After Yr. 1	<b>9.00%</b>

Financing Details	
Purchase Price	<b>\$240,000</b>
Down Payment %	<b>20.00%</b>
Down Payment \$	<b>\$48,000.00</b>
Interest Rate	<b>5.50%</b>
Years to Loan Maturity	<b>30</b>

30 Year Investment	
IRR	<b>13.06%</b>
Cash-on-Cash Year 31	<b>74.26%</b>

	Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)		Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)
1	\$2,586.41	8.73%	16	\$5,890.77	15.61%
2	\$2,732.31	9.03%	17	\$6,223.06	16.30%
3	\$2,886.43	9.35%	18	\$6,574.08	17.04%
4	\$3,049.25	9.69%	19	\$6,944.91	17.81%
5	\$3,221.25	10.05%	20	\$7,336.66	18.62%
6	\$3,402.95	10.43%	21	\$7,750.51	19.49%
7	\$3,594.90	10.83%	22	\$8,187.70	20.40%
8	\$3,797.69	11.25%	23	\$8,649.55	21.36%
9	\$4,011.91	11.70%	24	\$9,137.45	22.38%
10	\$4,238.21	12.17%	25	\$9,652.87	23.45%
11	\$4,477.28	12.67%	26	\$10,197.37	24.58%
12	\$4,729.83	13.19%	27	\$10,772.58	25.78%
13	\$4,996.63	13.75%	28	\$11,380.24	27.05%
14	\$5,278.48	14.34%	29	\$12,022.18	28.39%
15	\$5,576.23	14.96%	30	\$12,700.32	29.80%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	<b>\$1,090.15</b>	<b>\$13,081.86</b>
Escrow Payment (Taxes & Ins)	<b>\$216.75</b>	<b>\$2,601.00</b>
Property Management	<b>\$83.75</b>	<b>\$1,005.00</b>
HOA Dues	<b>\$0.00</b>	<b>\$0.00</b>
Maintenance Expense	<b>\$83.75</b>	<b>\$1,005.00</b>
Rent Loss From Vacancy	<b>\$67.00</b>	<b>\$804.00</b>
<b>Total Estimated Expenses</b>	<b>\$1,541.40</b>	<b>\$18,496.86</b>

<b>Est. Profit With Financing</b>	<b>\$133.60</b>	<b>\$1,603.14</b>
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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.

