



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 FEATURES | |
|-------------------|-----------------------------|
| Beds/Baths | 3/2 |
| Garage/Carport | N/A |
| Year Built | 1925 |
| Lot Size | ~.24 Acres |
| Property Size | 1,078 Ft² |
| Basement | N/A |
| Completion Date | Completed! |

| PROPERTY CALCULATIONS | |
|---------------------------------------|---------------------|
| Purchase Price | \$131,500 |
| Rent Range | \$960-\$1060 |
| Rent Used in Calculations | \$1,010 |
| Annual Taxes | \$660 |
| Annual Insurance | \$809 |
| HOA Fees | 0 |
| Property Management Fees | 9% |
| Annual Net Income (cash) | \$9,560.20 |
| Annual Net Income (finance 20% 30 yr) | \$2,392.43 |

| CAP RATE | | |
|------------------------|-----------------|------------------|
| 1 Year | 5 Year | 15 Year |
| 7.27% | 8.18% | 11.00% |
| LEVERAGED CASH-ON-CASH | | |
| 1 Year | 5 Year | 15 Year |
| \$2,392.43 | \$3,653.71 | \$7,375.39 |
| 9.10% | 13.89% | 28.04% |
| 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 | \$1,010.00 |
| Annual Insurance Premium | \$809 |
| Annual Insurance (Change) | 3.00% |
| Property Taxes | \$660 |
| 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 | 9.88% | 16 | \$3,227.65 | 16.76% |
| 2 | \$1,497.08 | 10.18% | 17 | \$3,409.72 | 17.45% |
| 3 | \$1,581.52 | 10.50% | 18 | \$3,602.05 | 18.18% |
| 4 | \$1,670.73 | 10.84% | 19 | \$3,805.23 | 18.96% |
| 5 | \$1,764.98 | 11.20% | 20 | \$4,019.88 | 19.77% |
| 6 | \$1,864.53 | 11.58% | 21 | \$4,246.63 | 20.64% |
| 7 | \$1,969.71 | 11.98% | 22 | \$4,486.18 | 21.55% |
| 8 | \$2,080.82 | 12.40% | 23 | \$4,739.23 | 22.51% |
| 9 | \$2,198.19 | 12.85% | 24 | \$5,006.56 | 23.52% |
| 10 | \$2,322.18 | 13.32% | 25 | \$5,288.97 | 24.60% |
| 11 | \$2,453.17 | 13.82% | 26 | \$5,587.31 | 25.73% |
| 12 | \$2,591.55 | 14.34% | 27 | \$5,902.48 | 26.93% |
| 13 | \$2,737.74 | 14.90% | 28 | \$6,235.42 | 28.20% |
| 14 | \$2,892.17 | 15.49% | 29 | \$6,587.15 | 29.53% |
| 15 | \$3,055.31 | 16.11% | 30 | \$6,958.72 | 30.95% |

| 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) | \$122.42 | \$1,469.00 |
| Property Management | \$90.90 | \$1,090.80 |
| HOA Dues | \$0.00 | \$0.00 |
| Maintenance Expense | \$50.50 | \$606.00 |
| Rent Loss From Vacancy | \$50.50 | \$606.00 |
| Total Estimated Expenses | \$911.63 | \$10,939.57 |

| 30 Year Investment | |
|----------------------|---------------|
| IRR | 13.61% |
| Cash-on-Cash Year 31 | 77.05% |

| | | |
|-----------------------------------|----------------|-------------------|
| Est. Profit With Financing | \$98.37 | \$1,180.43 |
|-----------------------------------|----------------|-------------------|

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.

