



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	1936
Lot Size	~.76 Acres
Property Size	1,464 Ft²
Basement	N/A
Completion Date	Complete!

PROPERTY CALCULATIONS	
Purchase Price	\$277,000
Rent Range	\$1900-\$2000
Rent Used in Calculations	\$1,950
Annual Taxes	\$850
Annual Insurance	\$885
HOA Fees	0
Property Management Fees For Year 1, 9% After	0%
Annual Net Income (cash)	\$21,665.00
Annual Net Income (finance 20% 30 yr)	\$6,566.35

CAP RATE		
1 Year	5 Year	15 Year
7.82%	8.80%	11.83%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$6,566.35	\$9,285.50	\$17,671.61
11.85%	16.76%	31.90%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$38,689	\$105,663	\$221,600

Insurance Quote provided by Jessica Green - State Farm 423.836.9370 jessica.green.fiy3@statefarm.com

Property Statistics	
Property Cost (Sales Price)	\$277,000
Monthly Rent Rate	\$1,950.00
Annual Insurance Premium	\$885
Annual Insurance (Change)	3.00%
Property Taxes	\$850
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	0.00%
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	\$2,985.15	13.44%	16	\$6,798.93	20.32%
2	\$3,153.54	13.74%	17	\$7,182.44	21.02%
3	\$3,331.42	14.06%	18	\$7,587.59	21.75%
4	\$3,519.34	14.40%	19	\$8,015.59	22.52%
5	\$3,717.86	14.76%	20	\$8,467.73	23.34%
6	\$3,927.57	15.14%	21	\$8,945.38	24.20%
7	\$4,149.12	15.54%	22	\$9,449.97	25.11%
8	\$4,383.16	15.96%	23	\$9,983.02	26.07%
9	\$4,630.41	16.41%	24	\$10,546.14	27.09%
10	\$4,891.60	16.88%	25	\$11,141.03	28.16%
11	\$5,167.52	17.38%	26	\$11,769.47	29.30%
12	\$5,459.01	17.90%	27	\$12,433.36	30.49%
13	\$5,766.94	18.46%	28	\$13,134.70	31.76%
14	\$6,092.24	19.05%	29	\$13,875.60	33.10%
15	\$6,435.89	19.67%	30	\$14,658.29	34.51%

Financing Details	
Purchase Price	\$277,000
Down Payment %	20.00%
Down Payment \$	\$55,400.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$1,258.22	\$15,098.65
Escrow Payment (Taxes & Ins)	\$144.58	\$1,735.00
Property Management	\$0.00	\$0.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$97.50	\$1,170.00
Rent Loss From Vacancy	\$78.00	\$936.00
Total Estimated Expenses	\$1,578.30	\$18,939.65

30 Year Investment	
IRR	15.57%
Cash-on-Cash Year 31	85.69%

Est. Profit With Financing	\$371.70	\$4,460.35
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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.

