



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 CALCULATION	ONS
Purchase Price	\$174,000
Rent Range	\$1265-\$1365
Rent Used in Calculations	\$1,315
Annual Taxes	\$750
Annual Insurance	\$963
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$13,278.00
Annual Net Income (finance 20% 30 yr)	\$3,793.65

PROPERTY FEAT	JRES
Beds/Baths	3/2
Garage/Carport	N/A
Year Built	1953
Lot Size	~.32 Acres
Property Size	1,200 Ft ²
Basement	Unfinished
Completion Date	Completed

	CAP RATE	
1 Year	5 Year	15 Year
7.63%	8.59%	11.54%
LEVERA	GED CASH-O	N-CASH
1 Year	5 Year	15 Year
\$3,793.65	\$5,504.56	\$10,659.49
10.90%	15.82%	30.63%
CAPIT	AL APPRECIA	ATION
10 Year	20 Year	30 Year
\$52,200	\$104,400	\$156,600

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



Property Statistics	
Property Cost (Sales Price)	\$174,000
Monthly Rent Rate	\$1,315.00
Annual Insurance Premium	\$963
Annual Insurance (Change)	3.00%
Property Taxes	\$750
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	3.00%

Financing Details	
Purchase Price	\$174,000
Down Payment %	20.00%
Down Payment \$	\$34,800.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	13.05%
Cash-on-Cash Year 31	81.61%

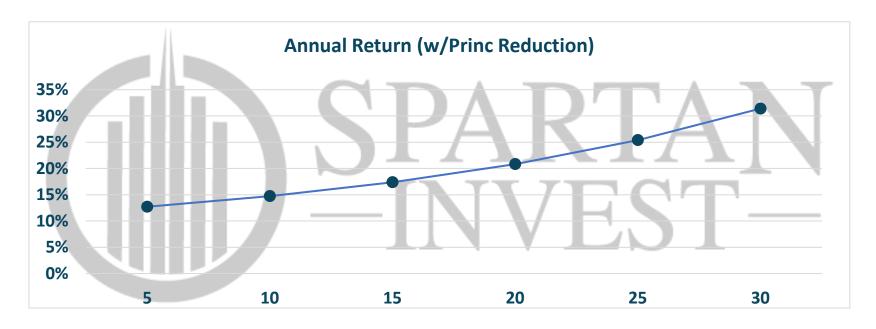
	ipal Reduction (Per Year)	Annual Return (w/Princ Reduction)	•	al Reduction er Year)	Annual Return (w/Princ Reduction)
1	\$1,875.15	11.76%	16	\$4,270.81	18.64%
2	\$1,980.92	12.06%	17	\$4,511.72	19.33%
3	\$2,092.66	12.38%	18	\$4,766.21	20.06%
4	\$2,210.70	12.72%	19	\$5,035.06	20.84%
5	\$2,335.40	13.08%	20	\$5,319.08	21.65%
6	\$2,467.14	13.46%	21	\$5,619.12	22.51%
7	\$2,606.31	13.86%	22	\$5,936.08	23.42%
8	\$2,753.32	14.28%	23	\$6,270.92	24.39%
9	\$2,908.63	14.72%	24	\$6,624.65	25.40%
10	\$3,072.70	15.20%	25	\$6,998.33	26.48%
11	\$3,246.03	15.69%	26	\$7,393.09	27.61%
12	\$3,429.13	16.22%	27	\$7,810.12	28.81%
13	\$3,622.56	16.78%	28	\$8,250.68	30.08%
14	\$3,826.90	17.36%	29	\$8,716.08	31.41%
15	\$4,042.76	17.98%	30	\$9,207.73	32.83%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$790.36	\$9,484.35
Escrow Payment (Taxes & Ins)	\$142.75	\$1,713.00
Property Management	\$65.75	\$789.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$65.75	\$789.00
Rent Loss From Vacancy	\$65.75	\$789.00
Total Estimated Expenses	\$1,130.36	\$13,564.35

\$184.64

\$2,215.65

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.



Est. Profit With Financing