



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	\$174,000
Rent Range	\$1225-\$1325
Rent Used in Calculations	\$1,275
Annual Taxes	\$750
Annual Insurance	\$963
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$12,822.00
Annual Net Income (finance 20% 30 yr)	\$3,337.65

PROPERTY FEATURES

Beds/Baths	3/2
Garage/Carport	N/A
Year Built	1953
Lot Size	~.32 Acres
Property Size	1,200 Ft²
Basement	Unfinished
Completion Date	Completed

CAP RATE

1 Year	5 Year	15 Year
7.37%	8.29%	11.15%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,337.65	\$4,989.98	\$9,967.93
9.59%	14.34%	28.64%

CAPITAL APPRECIATION

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

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Property Statistics	
Property Cost (Sales Price)	\$174,000
Monthly Rent Rate	\$1,275.00
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%

Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)	Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)
1	\$1,875.15	10.58%	16	\$4,270.81	17.47%
2	\$1,980.92	10.89%	17	\$4,511.72	18.16%
3	\$2,092.66	11.21%	18	\$4,766.21	18.89%
4	\$2,210.70	11.55%	19	\$5,035.06	19.66%
5	\$2,335.40	11.91%	20	\$5,319.08	20.48%
6	\$2,467.14	12.28%	21	\$5,619.12	21.34%
7	\$2,606.31	12.68%	22	\$5,936.08	22.25%
8	\$2,753.32	13.11%	23	\$6,270.92	23.21%
9	\$2,908.63	13.55%	24	\$6,624.65	24.23%
10	\$3,072.70	14.02%	25	\$6,998.33	25.30%
11	\$3,246.03	14.52%	26	\$7,393.09	26.44%
12	\$3,429.13	15.05%	27	\$7,810.12	27.64%
13	\$3,622.56	15.60%	28	\$8,250.68	28.90%
14	\$3,826.90	16.19%	29	\$8,716.08	30.24%
15	\$4,042.76	16.81%	30	\$9,207.73	31.65%

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	12.31%
Cash-on-Cash Year 31	78.76%

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	\$63.75	\$765.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$63.75	\$765.00
Rent Loss From Vacancy	\$63.75	\$765.00
Total Estimated Expenses	\$1,124.36	\$13,492.35

Est. Profit With Financing	\$150.64	\$1,807.65
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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.

