



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>\$174,000</b>
Rent Range	<b>\$1225-\$1325</b>
Rent Used in Calculations	<b>\$1,275</b>
Annual Taxes	<b>\$750</b>
Annual Insurance	<b>\$963</b>
HOA Fees	<b>0</b>
Property Management Fees	<b>5%</b>
<b>Annual Net Income (cash)</b>	<b>\$12,822.00</b>
Annual Net Income (finance 25% 30 yr)	<b>\$3,930.42</b>

### PROPERTY FEATURES

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

### CAP RATE

1 Year	5 Year	15 Year
<b>7.37%</b>	<b>8.29%</b>	<b>11.15%</b>

### LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,930.42	\$5,582.75	\$10,560.71
<b>9.04%</b>	<b>12.83%</b>	<b>24.28%</b>

### CAPITAL APPRECIATION

10 Year	20 Year	30 Year
<b>\$52,200</b>	<b>\$104,400</b>	<b>\$156,600</b>

Insurance Quote provided by Scott Cantrell State Farm 205-631-6201 [scott.cantrell.nnqu@statefarm.com](mailto:scott.cantrell.nnqu@statefarm.com)

Property Statistics	
Property Cost (Sales Price)	<b>\$174,000</b>
Monthly Rent Rate	<b>\$1,275.00</b>
Annual Insurance Premium	<b>\$963</b>
Annual Insurance (Change)	<b>3.00%</b>
Property Taxes	<b>\$750</b>
Property Tax (Change)	<b>3.00%</b>
Vacancy Rate	<b>5.00%</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>3.00%</b>

Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)	Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)
1	\$1,757.95	9.56%	16	\$4,003.88	14.72%
2	\$1,857.11	9.79%	17	\$4,229.73	15.24%
3	\$1,961.87	10.03%	18	\$4,468.32	15.79%
4	\$2,072.53	10.28%	19	\$4,720.37	16.37%
5	\$2,189.44	10.55%	20	\$4,986.64	16.98%
6	\$2,312.94	10.84%	21	\$5,267.92	17.63%
7	\$2,443.41	11.14%	22	\$5,565.08	18.31%
8	\$2,581.24	11.45%	23	\$5,878.99	19.03%
9	\$2,726.84	11.79%	24	\$6,210.61	19.80%
10	\$2,880.66	12.14%	25	\$6,560.94	20.60%
11	\$3,043.15	12.51%	26	\$6,931.03	21.45%
12	\$3,214.81	12.91%	27	\$7,321.99	22.35%
13	\$3,396.15	13.33%	28	\$7,735.01	23.30%
14	\$3,587.72	13.77%	29	\$8,171.32	24.30%
15	\$3,790.09	14.23%	30	\$8,632.25	25.36%

Financing Details	
Purchase Price	<b>\$174,000</b>
Down Payment %	<b>25.00%</b>
Down Payment \$	<b>\$43,500.00</b>
Interest Rate	<b>5.50%</b>
Years to Loan Maturity	<b>30</b>

30 Year Investment	
IRR	<b>11.38%</b>
Cash-on-Cash Year 31	<b>63.01%</b>

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	<b>\$740.96</b>	<b>\$8,891.58</b>
Escrow Payment (Taxes & Ins)	<b>\$142.75</b>	<b>\$1,713.00</b>
Property Management	<b>\$63.75</b>	<b>\$765.00</b>
HOA Dues	<b>\$0.00</b>	<b>\$0.00</b>
Maintenance Expense	<b>\$63.75</b>	<b>\$765.00</b>
Rent Loss From Vacancy	<b>\$63.75</b>	<b>\$765.00</b>
<b>Total Estimated Expenses</b>	<b>\$1,074.96</b>	<b>\$12,899.58</b>

<b>Est. Profit With Financing</b>	<b>\$200.04</b>	<b>\$2,400.42</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.

