



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	\$160,500
Rent Range	\$1185-\$1285
Rent Used in Calculations	\$1,235
Annual Taxes	\$700
Annual Insurance	\$977
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$11,809.20
Annual Net Income (finance 20% 30 yr)	\$3,060.71

PROPERTY FEATURES	
Beds/Baths	3/2
Garage/Carport	N/A
Year Built	1939
Lot Size	~.30 Acres
Property Size	1,330 Ft²
Basement	N/A
Completion Date	11/26/2024

CAP RATE		
1 Year	5 Year	15 Year
7.36%	8.28%	11.13%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$3,060.71	\$4,617.93	\$9,214.86
9.53%	14.39%	28.71%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$22,417	\$61,224	\$128,400

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

Property Statistics	
Property Cost (Sales Price)	\$160,500
Monthly Rent Rate	\$1,235.00
Annual Insurance Premium	\$977
Annual Insurance (Change)	3.00%
Property Taxes	\$700
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	\$1,729.66	10.31%	16	\$3,939.45	17.19%
2	\$1,827.23	10.61%	17	\$4,161.67	17.88%
3	\$1,930.30	10.93%	18	\$4,396.42	18.61%
4	\$2,039.18	11.27%	19	\$4,644.41	19.39%
5	\$2,154.21	11.63%	20	\$4,906.39	20.20%
6	\$2,275.72	12.01%	21	\$5,183.15	21.06%
7	\$2,404.09	12.41%	22	\$5,475.52	21.98%
8	\$2,539.70	12.83%	23	\$5,784.38	22.94%
9	\$2,682.96	13.28%	24	\$6,110.67	23.95%
10	\$2,834.30	13.75%	25	\$6,455.36	25.03%
11	\$2,994.18	14.25%	26	\$6,819.49	26.16%
12	\$3,163.07	14.77%	27	\$7,204.17	27.36%
13	\$3,341.50	15.33%	28	\$7,610.54	28.63%
14	\$3,529.98	15.91%	29	\$8,039.83	29.96%
15	\$3,729.10	16.54%	30	\$8,493.34	31.38%

Financing Details	
Purchase Price	\$160,500
Down Payment %	20.00%
Down Payment \$	\$32,100.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$729.04	\$8,748.49
Escrow Payment (Taxes & Ins)	\$139.75	\$1,677.00
Property Management	\$111.15	\$1,333.80
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$61.75	\$741.00
Rent Loss From Vacancy	\$61.75	\$741.00
Total Estimated Expenses	\$1,103.44	\$13,241.29

30 Year Investment	
IRR	13.82%
Cash-on-Cash Year 31	78.09%

Est. Profit With Financing	\$131.56	\$1,578.71
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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.

