



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	3/1
Garage/Carport	N/A
Year Built	1950
Lot Size	~.21 Acres
Property Size	967 Ft ²
Basement	N/A
Completion Date	1/29/2025

PROPERTY CALCULATIONS	
Purchase Price	\$137,250
Rent Range	\$1085-\$1185
Rent Used in Calculations	\$1,135
Annual Taxes	\$1,495
Annual Insurance	\$782
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$10,117.20
Annual Net Income (finance 20% 30 yr)	\$2,636.01

CAP RATE		
1 Year	5 Year	15 Year
7.37%	8.30%	11.15%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$2,636.01	\$3,974.79	\$7,914.69
9.60%	14.48%	28.83%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$19,170	\$52,355	\$109,800

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

Property Statistics	
Property Cost (Sales Price)	\$137,250
Monthly Rent Rate	\$1,135.00
Annual Insurance Premium	\$782
Annual Insurance (Change)	3.00%
Property Taxes	\$1,495
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	\$1,479.10	10.03%	16	\$3,368.78	16.91%
2	\$1,562.54	10.33%	17	\$3,558.81	17.61%
3	\$1,650.68	10.65%	18	\$3,759.55	18.34%
4	\$1,743.79	10.99%	19	\$3,971.62	19.11%
5	\$1,842.15	11.35%	20	\$4,195.65	19.93%
6	\$1,946.06	11.73%	21	\$4,432.32	20.79%
7	\$2,055.84	12.13%	22	\$4,682.34	21.70%
8	\$2,171.80	12.55%	23	\$4,946.46	22.66%
9	\$2,294.31	13.00%	24	\$5,225.48	23.68%
10	\$2,423.73	13.47%	25	\$5,520.24	24.75%
11	\$2,560.44	13.97%	26	\$5,831.62	25.89%
12	\$2,704.87	14.50%	27	\$6,160.57	27.08%
13	\$2,857.45	15.05%	28	\$6,508.08	28.35%
14	\$3,018.63	15.64%	29	\$6,875.18	29.69%
15	\$3,188.90	16.26%	30	\$7,263.00	31.10%

Financing Details	
Purchase Price	\$137,250
Down Payment %	20.00%
Down Payment \$	\$27,450.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$623.43	\$7,481.19
Escrow Payment (Taxes & Ins)	\$189.75	\$2,277.00
Property Management	\$102.15	\$1,225.80
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$56.75	\$681.00
Rent Loss From Vacancy	\$56.75	\$681.00
Total Estimated Expenses	\$1,028.83	\$12,345.99

30 Year Investment	
IRR	13.68%
Cash-on-Cash Year 31	77.42%

Est. Profit With Financing	\$106.17	\$1,274.01
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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.

