



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        | 4/2                   |
| Garage/Carport    | N/A                   |
| Year Built        | 1950                  |
| Lot Size          | ~.30 Acres            |
| Property Size     | 1,432 Ft <sup>2</sup> |
| Basement          | N/A                   |
| Completion Date   | Complete              |

| PROPERTY CALCULATIONS                 |                    |
|---------------------------------------|--------------------|
| Purchase Price                        | \$144,000          |
| Rent Range                            | \$1050-\$1150      |
| Rent Used in Calculations             | \$1,100            |
| Annual Taxes                          | \$275              |
| Annual Insurance                      | \$1,047            |
| HOA Fees                              | 0                  |
| Property Management Fees              | 5%                 |
| <b>Annual Net Income (cash)</b>       | <b>\$11,218.00</b> |
| Annual Net Income (finance 20% 30 yr) | \$3,368.88         |

| CAP RATE               |            |            |
|------------------------|------------|------------|
| 1 Year                 | 5 Year     | 15 Year    |
| 7.79%                  | 8.77%      | 11.78%     |
| LEVERAGED CASH-ON-CASH |            |            |
| 1 Year                 | 5 Year     | 15 Year    |
| \$3,368.88             | \$4,813.98 | \$9,169.03 |
| 11.70%                 | 16.72%     | 31.84%     |
| CAPITAL APPRECIATION   |            |            |
| 10 Year                | 20 Year    | 30 Year    |
| \$20,113               | \$54,930   | \$115,200  |

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

| Property Statistics              |                   |
|----------------------------------|-------------------|
| Property Cost (Sales Price)      | <b>\$144,000</b>  |
| Monthly Rent Rate                | <b>\$1,100.00</b> |
| Annual Insurance Premium         | <b>\$1,047</b>    |
| Annual Insurance (Change)        | <b>3.00%</b>      |
| Property Taxes                   | <b>\$275</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>9.00%</b>      |

|    | Principal Reduction<br>(Per Year) | Annual Return<br>(w/Princ<br>Reduction) |    | Principal Reduction<br>(Per Year) | Annual Return<br>(w/Princ<br>Reduction) |
|----|-----------------------------------|---|----|-----------------------------------|---|
| 1  | \$1,551.85                        | 12.50%                                  | 16 | \$3,534.46                        | 19.39%                                  |
| 2  | \$1,639.38                        | 12.81%                                  | 17 | \$3,733.83                        | 20.08%                                  |
| 3  | \$1,731.86                        | 13.13%                                  | 18 | \$3,944.45                        | 20.81%                                  |
| 4  | \$1,829.55                        | 13.47%                                  | 19 | \$4,166.95                        | 21.58%                                  |
| 5  | \$1,932.75                        | 13.83%                                  | 20 | \$4,402.00                        | 22.40%                                  |
| 6  | \$2,041.77                        | 14.20%                                  | 21 | \$4,650.30                        | 23.26%                                  |
| 7  | \$2,156.94                        | 14.60%                                  | 22 | \$4,912.62                        | 24.17%                                  |
| 8  | \$2,278.61                        | 15.03%                                  | 23 | \$5,189.73                        | 25.13%                                  |
| 9  | \$2,407.14                        | 15.47%                                  | 24 | \$5,482.47                        | 26.15%                                  |
| 10 | \$2,542.92                        | 15.94%                                  | 25 | \$5,791.72                        | 27.22%                                  |
| 11 | \$2,686.37                        | 16.44%                                  | 26 | \$6,118.42                        | 28.36%                                  |
| 12 | \$2,837.90                        | 16.97%                                  | 27 | \$6,463.55                        | 29.56%                                  |
| 13 | \$2,997.98                        | 17.52%                                  | 28 | \$6,828.15                        | 30.82%                                  |
| 14 | \$3,167.09                        | 18.11%                                  | 29 | \$7,213.31                        | 32.16%                                  |
| 15 | \$3,345.74                        | 18.73%                                  | 30 | \$7,620.19                        | 33.57%                                  |

| Financing Details      |                    |
|------------------------|--------------------|
| Purchase Price         | <b>\$144,000</b>   |
| Down Payment %         | <b>20.00%</b>      |
| Down Payment \$        | <b>\$28,800.00</b> |
| Interest Rate          | <b>5.50%</b>       |
| Years to Loan Maturity | <b>30</b>          |

| Expenses With Financing          | Monthly         | Annual             |
|----------------------------------|-----------------|--------------------|
| Est. Loan Payment (Princ. & Int) | <b>\$654.09</b> | <b>\$7,849.12</b>  |
| Escrow Payment (Taxes & Ins)     | <b>\$110.17</b> | <b>\$1,322.00</b>  |
| Property Management              | <b>\$55.00</b>  | <b>\$660.00</b>    |
| HOA Dues                         | <b>\$0.00</b>   | <b>\$0.00</b>      |
| Maintenance Expense              | <b>\$55.00</b>  | <b>\$660.00</b>    |
| Rent Loss From Vacancy           | <b>\$55.00</b>  | <b>\$660.00</b>    |
| <b>Total Estimated Expenses</b>  | <b>\$929.26</b> | <b>\$11,151.12</b> |

| 30 Year Investment   |               |
|----------------------|---------------|
| IRR                  | <b>15.01%</b> |
| Cash-on-Cash Year 31 | <b>83.42%</b> |

|                                   |                 |                   |
|-----------------------------------|-----------------|-------------------|
| <b>Est. Profit With Financing</b> | <b>\$170.74</b> | <b>\$2,048.88</b> |
|-----------------------------------|-----------------|-------------------|

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.

