



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	\$171,000
Rent Range	\$1300-\$1400
Rent Used in Calculations	\$1,350
Annual Taxes	\$1,100
Annual Insurance	\$986
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$12,656.00
Annual Net Income (finance 20% 30 yr)	\$3,335.18

PROPERTY FEATURES	
Beds/Baths	4/2
Garage/Carport	2-Car
Year Built	1910
Lot Size	~.38 Acres
Property Size	1,822 Ft²
Basement	N/A
Completion Date	1/21/2025

CAP RATE		
1 Year	5 Year	15 Year
7.40%	8.33%	11.19%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$3,335.18	\$5,005.66	\$9,932.78
9.75%	14.64%	29.04%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$23,884	\$65,229	\$136,800

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

Property Statistics	
Property Cost (Sales Price)	\$171,000
Monthly Rent Rate	\$1,350.00
Annual Insurance Premium	\$986
Annual Insurance (Change)	3.00%
Property Taxes	\$1,100
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%

Financing Details	
Purchase Price	\$171,000
Down Payment %	20.00%
Down Payment \$	\$34,200.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	13.87%
Cash-on-Cash Year 31	78.33%

	Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)		Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)
1	\$1,842.82	10.40%	16	\$4,197.17	17.29%
2	\$1,946.77	10.71%	17	\$4,433.93	17.98%
3	\$2,056.58	11.03%	18	\$4,684.04	18.71%
4	\$2,172.59	11.37%	19	\$4,948.25	19.48%
5	\$2,295.14	11.73%	20	\$5,227.37	20.30%
6	\$2,424.60	12.10%	21	\$5,522.24	21.16%
7	\$2,561.37	12.50%	22	\$5,833.73	22.07%
8	\$2,705.85	12.93%	23	\$6,162.80	23.04%
9	\$2,858.48	13.37%	24	\$6,510.43	24.05%
10	\$3,019.72	13.84%	25	\$6,877.67	25.13%
11	\$3,190.06	14.34%	26	\$7,265.63	26.26%
12	\$3,370.00	14.87%	27	\$7,675.47	27.46%
13	\$3,560.10	15.42%	28	\$8,108.42	28.72%
14	\$3,760.92	16.01%	29	\$8,565.80	30.06%
15	\$3,973.06	16.63%	30	\$9,048.98	31.47%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$776.74	\$9,320.82
Escrow Payment (Taxes & Ins)	\$173.83	\$2,086.00
Property Management	\$121.50	\$1,458.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$67.50	\$810.00
Rent Loss From Vacancy	\$67.50	\$810.00
Total Estimated Expenses	\$1,207.07	\$14,484.82

Est. Profit With Financing	\$142.93	\$1,715.18
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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.

