



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	\$162,500
Rent Range	\$1175-\$1275
Rent Used in Calculations	\$1,225
Annual Taxes	\$1,400
Annual Insurance	\$718
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$11,847.00
Annual Net Income (finance 20% 30 yr)	\$2,989.49

PROPERTY FEATURES

Beds/Baths	3/1
Garage/Carport	N/A
Year Built	1978
Lot Size	~.36 Acres
Property Size	1,000 Ft²
Basement	N/A
Completion Date	Completed

CAP RATE

1 Year	5 Year	15 Year
7.29%	8.21%	11.03%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$2,989.49	\$4,517.76	\$9,117.73
9.20%	13.90%	28.05%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$48,750	\$97,500	\$130,000

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

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Property Statistics	
Property Cost (Sales Price)	\$162,500
Monthly Rent Rate	\$1,225.00
Annual Insurance Premium	\$718
Annual Insurance (Change)	3.00%
Property Taxes	\$1,400
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	5.00%
Rent Appreciation	3.00%
Capital Appreciation After Yr. 1	3.00%

Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)	Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)
1	\$1,751.22	10.06%	16	\$3,988.54	16.95%
2	\$1,850.00	10.37%	17	\$4,213.53	17.64%
3	\$1,954.35	10.69%	18	\$4,451.20	18.37%
4	\$2,064.59	11.03%	19	\$4,702.29	19.14%
5	\$2,181.05	11.39%	20	\$4,967.53	19.96%
6	\$2,304.08	11.76%	21	\$5,247.74	20.82%
7	\$2,434.05	12.16%	22	\$5,543.75	21.73%
8	\$2,571.35	12.59%	23	\$5,856.46	22.70%
9	\$2,716.39	13.03%	24	\$6,186.82	23.71%
10	\$2,869.62	13.50%	25	\$6,535.80	24.79%
11	\$3,031.49	14.00%	26	\$6,904.47	25.92%
12	\$3,202.49	14.53%	27	\$7,293.94	27.12%
13	\$3,383.13	15.09%	28	\$7,705.37	28.38%
14	\$3,573.97	15.67%	29	\$8,140.02	29.72%
15	\$3,775.57	16.29%	30	\$8,599.18	31.13%

Financing Details	
Purchase Price	\$162,500
Down Payment %	20.00%
Down Payment \$	\$32,500.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	11.99%
Cash-on-Cash Year 31	77.50%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$738.13	\$8,857.51
Escrow Payment (Taxes & Ins)	\$176.50	\$2,118.00
Property Management	\$61.25	\$735.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$61.25	\$735.00
Rent Loss From Vacancy	\$61.25	\$735.00
Total Estimated Expenses	\$1,098.38	\$13,180.51

Est. Profit With Financing	\$126.62	\$1,519.49
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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.

