



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	\$200,000
Rent Range	\$1475-\$1575
Rent Used in Calculations	\$1,525
Annual Taxes	\$950
Annual Insurance	\$666
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$15,037.00
Annual Net Income (finance 20% 30 yr)	\$4,135.45

PROPERTY FEATURES	
Beds/Baths	4/2
Garage/Carport	N/A
Year Built	1940
Lot Size	~.45 Acres
Property Size	1,200 Ft²
Basement	Unfinished
Completion Date	12/11/2024

CAP RATE		
1 Year	5 Year	15 Year
7.52%	8.46%	11.37%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$4,135.45	\$6,115.41	\$11,967.82
10.34%	15.29%	29.92%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$27,934	\$76,291	\$160,000

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

Property Statistics	
Property Cost (Sales Price)	\$200,000
Monthly Rent Rate	\$1,525.00
Annual Insurance Premium	\$666
Annual Insurance (Change)	3.00%
Property Taxes	\$950
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	\$2,155.34	11.15%	16	\$4,908.97	18.04%
2	\$2,276.92	11.46%	17	\$5,185.88	18.73%
3	\$2,405.36	11.78%	18	\$5,478.40	19.46%
4	\$2,541.04	12.12%	19	\$5,787.43	20.23%
5	\$2,684.37	12.47%	20	\$6,113.89	21.05%
6	\$2,835.79	12.85%	21	\$6,458.76	21.91%
7	\$2,995.75	13.25%	22	\$6,823.08	22.82%
8	\$3,164.74	13.68%	23	\$7,207.96	23.78%
9	\$3,343.25	14.12%	24	\$7,614.54	24.80%
10	\$3,531.84	14.59%	25	\$8,044.06	25.87%
11	\$3,731.06	15.09%	26	\$8,497.81	27.01%
12	\$3,941.53	15.62%	27	\$8,977.15	28.21%
13	\$4,163.86	16.17%	28	\$9,483.54	29.47%
14	\$4,398.73	16.76%	29	\$10,018.48	30.81%
15	\$4,646.86	17.38%	30	\$10,583.60	32.22%

Financing Details	
Purchase Price	\$200,000
Down Payment %	20.00%
Down Payment \$	\$40,000.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$908.46	\$10,901.55
Escrow Payment (Taxes & Ins)	\$134.67	\$1,616.00
Property Management	\$137.25	\$1,647.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$76.25	\$915.00
Rent Loss From Vacancy	\$76.25	\$915.00
Total Estimated Expenses	\$1,332.88	\$15,994.55

30 Year Investment	
IRR	14.26%
Cash-on-Cash Year 31	80.14%

Est. Profit With Financing	\$192.12	\$2,305.45
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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.

