



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	3/2
Garage/Carport	N/A
Year Built	1970
Lot Size	~.35 Acres
Property Size	1733 Ft²
Basement	N/A
Completion Date	2/25/2025

PROPERTY CALCULATIONS	
Purchase Price	\$170,000
Rent Range	\$1335-\$1435
Rent Used in Calculations	\$1,385
Annual Taxes	\$1,735
Annual Insurance	\$927
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$12,462.20
Annual Net Income (finance 20% 30 yr)	\$3,195.88

CAP RATE		
1 Year	5 Year	15 Year
7.33%	8.25%	11.09%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$3,195.88	\$4,844.18	\$9,697.01
9.40%	14.25%	28.52%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$23,744	\$64,847	\$136,000

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

Insurance quotes are estimates and may vary based on the policyholder, coverage limits, and other factors. Actual rates may differ.

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Property Statistics	
Property Cost (Sales Price)	\$170,000
Monthly Rent Rate	\$1,385.00
Annual Insurance Premium	\$927
Annual Insurance (Change)	3.00%
Property Taxes	\$1,735
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	\$1,832.04	9.90%	16	\$4,172.63	16.78%
2	\$1,935.38	10.20%	17	\$4,408.00	17.48%
3	\$2,044.55	10.52%	18	\$4,656.64	18.21%
4	\$2,159.88	10.86%	19	\$4,919.31	18.98%
5	\$2,281.72	11.22%	20	\$5,196.80	19.80%
6	\$2,410.42	11.60%	21	\$5,489.94	20.66%
7	\$2,546.39	12.00%	22	\$5,799.62	21.57%
8	\$2,690.03	12.42%	23	\$6,126.76	22.53%
9	\$2,841.77	12.87%	24	\$6,472.36	23.55%
10	\$3,002.06	13.34%	25	\$6,837.45	24.62%
11	\$3,171.40	13.84%	26	\$7,223.14	25.76%
12	\$3,350.30	14.37%	27	\$7,630.58	26.95%
13	\$3,539.28	14.92%	28	\$8,061.01	28.22%
14	\$3,738.92	15.51%	29	\$8,515.71	29.56%
15	\$3,949.83	16.13%	30	\$8,996.06	30.97%

Financing Details	
Purchase Price	\$170,000
Down Payment %	20.00%
Down Payment \$	\$34,000.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$772.19	\$9,266.32
Escrow Payment (Taxes & Ins)	\$221.83	\$2,662.00
Property Management	\$124.65	\$1,495.80
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$69.25	\$831.00
Rent Loss From Vacancy	\$69.25	\$831.00
Total Estimated Expenses	\$1,257.18	\$15,086.12

30 Year Investment	
IRR	13.62%
Cash-on-Cash Year 31	77.10%

Est. Profit With Financing	\$127.82	\$1,533.88
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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.

