



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	1950
Lot Size	~.11 Acres
Property Size	1168 Ft ²
Basement	N/A
Completion Date	Completed

PROPERTY CALCULATIONS	
Purchase Price	\$150,000
Rent Range	\$1150-\$1250
Rent Used in Calculations	\$1,200
Annual Taxes	\$1,100
Annual Insurance	\$946
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$11,634.00
Annual Net Income (finance 20% 30 yr)	\$3,457.84

CAP RATE		
1 Year	5 Year	15 Year
7.76%	8.73%	11.73%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$3,457.84	\$4,958.53	\$9,475.76
11.53%	16.53%	31.59%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$20,951	\$57,218	\$120,000

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

Property Statistics	
Property Cost (Sales Price)	\$150,000
Monthly Rent Rate	\$1,200.00
Annual Insurance Premium	\$946
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	5.00%
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	\$1,616.51	12.11%	16	\$3,681.73	19.00%
2	\$1,707.69	12.42%	17	\$3,889.41	19.69%
3	\$1,804.02	12.74%	18	\$4,108.80	20.42%
4	\$1,905.78	13.08%	19	\$4,340.57	21.19%
5	\$2,013.28	13.44%	20	\$4,585.41	22.01%
6	\$2,126.84	13.82%	21	\$4,844.07	22.87%
7	\$2,246.82	14.22%	22	\$5,117.31	23.78%
8	\$2,373.55	14.64%	23	\$5,405.97	24.75%
9	\$2,507.44	15.08%	24	\$5,710.91	25.76%
10	\$2,648.88	15.56%	25	\$6,033.05	26.84%
11	\$2,798.30	16.05%	26	\$6,373.36	27.97%
12	\$2,956.14	16.58%	27	\$6,732.87	29.17%
13	\$3,122.89	17.14%	28	\$7,112.65	30.43%
14	\$3,299.05	17.72%	29	\$7,513.86	31.77%
15	\$3,485.14	18.34%	30	\$7,937.70	33.19%

Financing Details	
Purchase Price	\$150,000
Down Payment %	20.00%
Down Payment \$	\$30,000.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$681.35	\$8,176.16
Escrow Payment (Taxes & Ins)	\$170.50	\$2,046.00
Property Management	\$60.00	\$720.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$60.00	\$720.00
Rent Loss From Vacancy	\$60.00	\$720.00
Total Estimated Expenses	\$1,031.85	\$12,382.16

30 Year Investment	
IRR	14.79%
Cash-on-Cash Year 31	82.48%

Est. Profit With Financing	\$168.15	\$2,017.84
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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.

