



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 | ~.31 Acres |
| Property Size | 1,272 Ft ² |
| Basement | N/A |
| Completion Date | 1/31/2025 |

| PROPERTY CALCULATIONS | |
|---------------------------------------|--------------------|
| Purchase Price | \$172,000 |
| Rent Range | \$1285-\$1385 |
| Rent Used in Calculations | \$1,335 |
| Annual Taxes | \$970 |
| Annual Insurance | \$1,059 |
| HOA Fees | 0 |
| Property Management Fees | 9% |
| Annual Net Income (cash) | \$12,549.20 |
| Annual Net Income (finance 20% 30 yr) | \$3,173.87 |

| CAP RATE | | |
|------------------------|------------|------------|
| 1 Year | 5 Year | 15 Year |
| 7.30% | 8.21% | 11.04% |
| LEVERAGED CASH-ON-CASH | | |
| 1 Year | 5 Year | 15 Year |
| \$3,173.87 | \$4,830.04 | \$9,715.50 |
| 9.23% | 14.04% | 28.24% |
| CAPITAL APPRECIATION | | |
| 10 Year | 20 Year | 30 Year |
| \$24,024 | \$65,610 | \$137,600 |

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.

| Property Statistics | |
|----------------------------------|-------------------|
| Property Cost (Sales Price) | \$172,000 |
| Monthly Rent Rate | \$1,335.00 |
| Annual Insurance Premium | \$1,059 |
| Annual Insurance (Change) | 3.00% |
| Property Taxes | \$970 |
| 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 | \$1,853.60 | 9.96% | 16 | \$4,221.72 | 16.84% |
| 2 | \$1,958.15 | 10.26% | 17 | \$4,459.86 | 17.53% |
| 3 | \$2,068.61 | 10.58% | 18 | \$4,711.43 | 18.27% |
| 4 | \$2,185.29 | 10.92% | 19 | \$4,977.19 | 19.04% |
| 5 | \$2,308.56 | 11.28% | 20 | \$5,257.94 | 19.85% |
| 6 | \$2,438.78 | 11.66% | 21 | \$5,554.53 | 20.72% |
| 7 | \$2,576.35 | 12.06% | 22 | \$5,867.85 | 21.63% |
| 8 | \$2,721.67 | 12.48% | 23 | \$6,198.84 | 22.59% |
| 9 | \$2,875.20 | 12.93% | 24 | \$6,548.51 | 23.61% |
| 10 | \$3,037.38 | 13.40% | 25 | \$6,917.89 | 24.68% |
| 11 | \$3,208.71 | 13.90% | 26 | \$7,308.12 | 25.81% |
| 12 | \$3,389.71 | 14.42% | 27 | \$7,720.35 | 27.01% |
| 13 | \$3,580.92 | 14.98% | 28 | \$8,155.84 | 28.28% |
| 14 | \$3,782.91 | 15.57% | 29 | \$8,615.89 | 29.62% |
| 15 | \$3,996.30 | 16.19% | 30 | \$9,101.90 | 31.03% |

| Financing Details | |
|------------------------|--------------------|
| Purchase Price | \$172,000 |
| Down Payment % | 20.00% |
| Down Payment \$ | \$34,400.00 |
| Interest Rate | 5.50% |
| Years to Loan Maturity | 30 |

| Expenses With Financing | Monthly | Annual |
|----------------------------------|-------------------|--------------------|
| Est. Loan Payment (Princ. & Int) | \$781.28 | \$9,375.33 |
| Escrow Payment (Taxes & Ins) | \$169.08 | \$2,029.00 |
| Property Management | \$120.15 | \$1,441.80 |
| HOA Dues | \$0.00 | \$0.00 |
| Maintenance Expense | \$66.75 | \$801.00 |
| Rent Loss From Vacancy | \$66.75 | \$801.00 |
| Total Estimated Expenses | \$1,204.01 | \$14,448.13 |

| 30 Year Investment | |
|----------------------|---------------|
| IRR | 13.65% |
| Cash-on-Cash Year 31 | 77.24% |

| | | |
|-----------------------------------|-----------------|-------------------|
| Est. Profit With Financing | \$130.99 | \$1,571.87 |
|-----------------------------------|-----------------|-------------------|

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.

