



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.

### XENA: PROPERTY FEATURES

Beds/Baths	3/2
Garage/Carport	2-Car
Year Built	2025
Lot Size	~.15 Acres
Property Size	1,340 Ft <sup>2</sup>
Basement	N/A
Completion Date	3/15/2025

### PROPERTY CALCULATIONS

Purchase Price	\$255,700
Rent Range	\$1700-\$1800
Rent Used in Calculations	\$1,750
Annual Taxes	\$2,075
Annual Insurance	\$622
HOA Fees	0
Property Management Fees*	5%
<b>Annual Net Income (cash)</b>	<b>\$17,253.00</b>
Annual Net Income (finance 20% 30 yr)	\$3,315.37

### CAP RATE

1 Year	5 Year	15 Year
6.75%	7.59%	10.21%

### LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,315.37	\$5,528.04	\$12,222.61
6.48%	10.81%	23.90%

### CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$35,714	\$97,538	\$204,560

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

\*Property Management Fee for 1 Year, standard rates (9%) apply after initial promo period

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Property Statistics	
Property Cost (Sales Price)	\$255,700
Monthly Rent Rate	\$1,750.00
Annual Insurance Premium	\$622
Annual Insurance (Change)	3.00%
Property Taxes	\$2,075
Property Tax (Change)	3.00%
Vacancy Rate	4.00%
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	\$2,755.61	8.18%	16	\$6,276.12	15.06%
2	\$2,911.04	8.48%	17	\$6,630.15	15.75%
3	\$3,075.25	8.80%	18	\$7,004.14	16.48%
4	\$3,248.72	9.14%	19	\$7,399.23	17.26%
5	\$3,431.97	9.50%	20	\$7,816.60	18.07%
6	\$3,625.56	9.88%	21	\$8,257.52	18.93%
7	\$3,830.07	10.28%	22	\$8,723.31	19.84%
8	\$4,046.12	10.70%	23	\$9,215.37	20.81%
9	\$4,274.35	11.15%	24	\$9,735.19	21.82%
10	\$4,515.46	11.62%	25	\$10,284.33	22.90%
11	\$4,770.16	12.11%	26	\$10,864.45	24.03%
12	\$5,039.24	12.64%	27	\$11,477.29	25.23%
13	\$5,323.49	13.20%	28	\$12,124.70	26.50%
14	\$5,623.78	13.78%	29	\$12,808.63	27.83%
15	\$5,941.00	14.40%	30	\$13,531.14	29.25%

Financing Details	
Purchase Price	\$255,700
Down Payment %	20.00%
Down Payment \$	\$51,140.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$1,161.47	\$13,937.63
Escrow Payment (Taxes & Ins)	\$224.75	\$2,697.00
Property Management	\$87.50	\$1,050.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$87.50	\$1,050.00
Rent Loss From Vacancy	\$70.00	\$840.00
<b>Total Estimated Expenses</b>	<b>\$1,631.22</b>	<b>\$19,574.63</b>

30 Year Investment	
IRR	12.80%
Cash-on-Cash Year 31	72.92%

<b>Est. Profit With Financing</b>	<b>\$118.78</b>	<b>\$1,425.37</b>
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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.

