

108 Self St Hanceville, AL



Disclaimer: All figures, renovations, and inventory are subject to change. Inventory is based on availability. Insurance quotes are estimates and may vary. Actual rates may differ. This quote was provided by Scott Cantrell, State Farm (205-631-6201, scott.cantrell.nnqu@statefarm.com).

PROPERTY CALCULATION	ONS
Purchase Price	\$163,500
Rent Range	\$1145-\$1245
Rent Used in Calculations	\$1,195
Annual Taxes	\$410
Annual Insurance	\$880
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$11,759.40
Annual Net Income (finance 20% 30 yr)	\$2,847.38

PROPERTY FEATURES		
Beds/Baths	3/1	
Garage/Carport	N/A	
Year Built	1960	
Lot Size	~.14 Acres	
Property Size	1320 Ft ²	
Basement	N/A	
Sewer/Septic	Sewer	
Completion Date	3/21/2025	

	CAP RATE		
1 Year	5 Year	15 Year	
7.19%	8.09%	10.88%	
LEVERA	GED CASH-O	N-CASH	
1 Year	5 Year	15 Year	
\$2,847.38	\$4,395.92	\$8,972.74	
8.71%	13.44%	27.44%	
CAPIT	AL APPRECIA	ATION	
10 Year	20 Year	30 Year	
\$49,050	\$98,100	\$147,150	



Property Statistics	
Property Cost (Sales Price)	\$163,500
Monthly Rent Rate	\$1,195.00
Annual Insurance Premium	\$880
Annual Insurance (Change)	3.00%
Property Taxes	\$410
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	3.00%

Financing Details	
Purchase Price	\$163,500
Down Payment %	20.00%
Down Payment \$	\$32,700.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	11.78%
Cash-on-Cash Year 31	76.64%

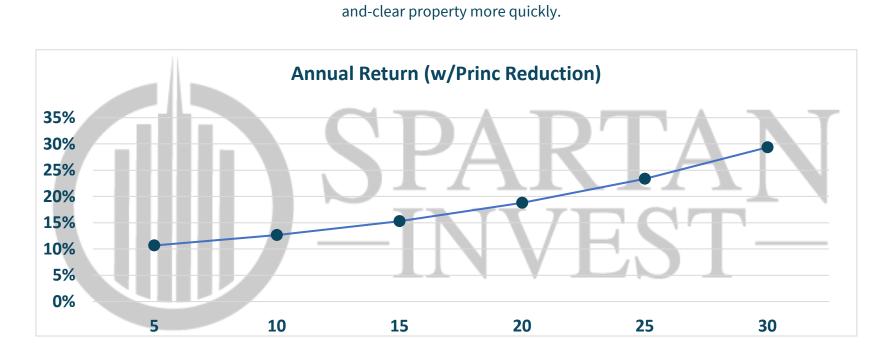
	ipal Reduction (Per Year)	Annual Return (w/Princ Reduction)		al Reduction er Year)	Annual Return (w/Princ Reduction)
1	\$1,761.99	9.71%	16	\$4,013.09	16.59%
2	\$1,861.38	10.01%	17	\$4,239.46	17.29%
3	\$1,966.38	10.34%	18	\$4,478.60	18.02%
4	\$2,077.30	10.67%	19	\$4,731.22	18.79%
5	\$2,194.48	11.03%	20	\$4,998.10	19.61%
6	\$2,318.26	11.41%	21	\$5,280.03	20.47%
7	\$2,449.03	11.81%	22	\$5,577.87	21.38%
8	\$2,587.17	12.23%	23	\$5,892.50	22.34%
9	\$2,733.11	12.68%	24	\$6,224.89	23.36%
10	\$2,887.28	13.15%	25	\$6,576.02	24.43%
11	\$3,050.14	13.65%	26	\$6,946.96	25.57%
12	\$3,222.20	14.18%	27	\$7,338.82	26.77%
13	\$3,403.95	14.73%	28	\$7,752.79	28.03%
14	\$3,595.96	15.32%	29	\$8,190.11	29.37%
15	\$3,798.80	15.94%	30	\$8,652.09	30.78%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$742.67	\$8,912.02
Escrow Payment (Taxes & Ins)	\$107.50	\$1,290.00
Property Management	\$107.55	\$1,290.60
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$59.75	\$717.00
Rent Loss From Vacancy	\$59.75	\$717.00
Total Estimated Expenses	\$1,077.22	\$12,926.62

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-

\$117.78

\$1,413.38



Est. Profit With Financing