



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 CALCULATIONS

|                                       |                      |
|---------------------------------------|----------------------|
| Purchase Price                        | <b>\$136,000</b>     |
| Rent Range                            | <b>\$1000-\$1100</b> |
| Rent Used in Calculations             | <b>\$1,050</b>       |
| Annual Taxes                          | <b>\$915</b>         |
| Annual Insurance                      | <b>\$730</b>         |
| HOA Fees                              | <b>0</b>             |
| Property Management Fees              | <b>5%</b>            |
| <b>Annual Net Income (cash)</b>       | <b>\$10,325.00</b>   |
| Annual Net Income (finance 25% 30 yr) | <b>\$3,375.26</b>    |

### PROPERTY FEATURES

|                 |                           |
|-----------------|---------------------------|
| Beds/Baths      | <b>2/1.5</b>              |
| Garage/Carport  | <b>N/A</b>                |
| Year Built      | <b>1983</b>               |
| Lot Size        | <b>~.11 Acres</b>         |
| Property Size   | <b>992 Ft<sup>2</sup></b> |
| Basement        | <b>N/A</b>                |
| Sewer/Septic    | <b>Sewer</b>              |
| Completion Date | <b>Complete!</b>          |

### CAP RATE

|              |              |               |
|--------------|--------------|---------------|
| 1 Year       | 5 Year       | 15 Year       |
| <b>7.59%</b> | <b>8.54%</b> | <b>11.48%</b> |

### LEVERAGED CASH-ON-CASH

|              |               |               |
|--------------|---------------|---------------|
| 1 Year       | 5 Year        | 15 Year       |
| \$3,375.26   | \$4,706.59    | \$8,715.40    |
| <b>9.93%</b> | <b>13.84%</b> | <b>25.63%</b> |

### CAPITAL APPRECIATION

|                 |                 |                  |
|-----------------|-----------------|------------------|
| 10 Year         | 20 Year         | 30 Year          |
| <b>\$40,800</b> | <b>\$81,600</b> | <b>\$122,400</b> |

| Property Statistics              |                   |
|----------------------------------|-------------------|
| Property Cost (Sales Price)      | <b>\$136,000</b>  |
| Monthly Rent Rate                | <b>\$1,050.00</b> |
| Annual Insurance Premium         | <b>\$730</b>      |
| Annual Insurance (Change)        | <b>3.00%</b>      |
| Property Taxes                   | <b>\$915</b>      |
| Property Tax (Change)            | <b>3.00%</b>      |
| Vacancy Rate                     | <b>5.00%</b>      |
| Maintenance Expense %            | <b>5.00%</b>      |
| Maintenance Expense % (Change)   | <b>3.00%</b>      |
| HOA Dues (Annual)                | <b>\$0.00</b>     |
| HOA Dues (Annual Change)         | <b>3.00%</b>      |
| Property Management Costs        | <b>5.00%</b>      |
| Rent Appreciation                | <b>3.00%</b>      |
| Capital Appreciation After Yr. 1 | <b>3.00%</b>      |

| Principal Reduction<br>(Per Year) |            | Annual Return<br>(w/Princ<br>Reduction) | Principal Reduction<br>(Per Year) |            | Annual Return<br>(w/Princ<br>Reduction) |
|-----------------------------------|------------|---|-----------------------------------|------------|---|
| 1                                 | \$1,374.03 | 10.26%                                  | 16                                | \$3,129.47 | 15.43%                                  |
| 2                                 | \$1,451.54 | 10.49%                                  | 17                                | \$3,306.00 | 15.94%                                  |
| 3                                 | \$1,533.42 | 10.73%                                  | 18                                | \$3,492.48 | 16.49%                                  |
| 4                                 | \$1,619.91 | 10.99%                                  | 19                                | \$3,689.49 | 17.07%                                  |
| 5                                 | \$1,711.29 | 11.25%                                  | 20                                | \$3,897.60 | 17.68%                                  |
| 6                                 | \$1,807.82 | 11.54%                                  | 21                                | \$4,117.46 | 18.33%                                  |
| 7                                 | \$1,909.79 | 11.84%                                  | 22                                | \$4,349.71 | 19.01%                                  |
| 8                                 | \$2,017.52 | 12.16%                                  | 23                                | \$4,595.07 | 19.74%                                  |
| 9                                 | \$2,131.32 | 12.49%                                  | 24                                | \$4,854.27 | 20.50%                                  |
| 10                                | \$2,251.55 | 12.84%                                  | 25                                | \$5,128.09 | 21.30%                                  |
| 11                                | \$2,378.55 | 13.22%                                  | 26                                | \$5,417.35 | 22.15%                                  |
| 12                                | \$2,512.72 | 13.61%                                  | 27                                | \$5,722.94 | 23.05%                                  |
| 13                                | \$2,654.46 | 14.03%                                  | 28                                | \$6,045.75 | 24.00%                                  |
| 14                                | \$2,804.19 | 14.47%                                  | 29                                | \$6,386.78 | 25.01%                                  |
| 15                                | \$2,962.37 | 14.93%                                  | 30                                | \$6,747.05 | 26.07%                                  |

| Financing Details      |                    |
|------------------------|--------------------|
| Purchase Price         | <b>\$136,000</b>   |
| Down Payment %         | <b>25.00%</b>      |
| Down Payment \$        | <b>\$34,000.00</b> |
| Interest Rate          | <b>5.50%</b>       |
| Years to Loan Maturity | <b>30</b>          |

| 30 Year Investment   |               |
|----------------------|---------------|
| IRR                  | <b>11.84%</b> |
| Cash-on-Cash Year 31 | <b>64.72%</b> |

| Expenses With Financing          | Monthly         | Annual             |
|----------------------------------|-----------------|--------------------|
| Est. Loan Payment (Princ. & Int) | <b>\$579.14</b> | <b>\$6,949.74</b>  |
| Escrow Payment (Taxes & Ins)     | <b>\$137.08</b> | <b>\$1,645.00</b>  |
| Property Management              | <b>\$52.50</b>  | <b>\$630.00</b>    |
| HOA Dues                         | <b>\$0.00</b>   | <b>\$0.00</b>      |
| Maintenance Expense              | <b>\$52.50</b>  | <b>\$630.00</b>    |
| Rent Loss From Vacancy           | <b>\$52.50</b>  | <b>\$630.00</b>    |
| <b>Total Estimated Expenses</b>  | <b>\$873.73</b> | <b>\$10,484.74</b> |

|                                   |                 |                   |
|-----------------------------------|-----------------|-------------------|
| <b>Est. Profit With Financing</b> | <b>\$176.27</b> | <b>\$2,115.26</b> |
|-----------------------------------|-----------------|-------------------|

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.

