



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	1979
Lot Size	~.08 Acres
Property Size	1,748 Ft²
Basement	N/A
Completion Date	Complete!

PROPERTY CALCULATIONS

Purchase Price	\$140,000
Rent Range	\$1250-\$1350
Rent Used in Calculations	\$1,300
Annual Taxes	\$1,000
Annual Insurance	\$707
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$13,113.00

CASH ROI

1 Year	5 Year	15 Year
\$13,113.00	\$14,758.80	\$19,834.59
9.37%	10.54%	14.17%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$42,000.00	\$84,000.00	\$126,000.00

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

©2025 Spartan Value Investors, LLC and Spartan Invest, LLC. All Rights Reserved.

Property Statistics	
Property Cost (Sales Price)	\$140,000
Monthly Rent Rate	\$1,300.00
Annual Insurance Premium	\$707
Annual Insurance (Change)	3.00%
Property Taxes	\$1,000
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	3.00%

Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)	Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)
1	\$1,508.74	19.40%	16	\$3,436.28	26.28%
2	\$1,593.85	19.70%	17	\$3,630.12	26.97%
3	\$1,683.75	20.02%	18	\$3,834.88	27.70%
4	\$1,778.73	20.36%	19	\$4,051.20	28.48%
5	\$1,879.06	20.72%	20	\$4,279.72	29.29%
6	\$1,985.06	21.10%	21	\$4,521.13	30.15%
7	\$2,097.03	21.50%	22	\$4,776.16	31.06%
8	\$2,215.32	21.92%	23	\$5,045.57	32.03%
9	\$2,340.28	22.36%	24	\$5,330.18	33.04%
10	\$2,472.29	22.84%	25	\$5,630.84	34.12%
11	\$2,611.74	23.33%	26	\$5,948.47	35.25%
12	\$2,759.07	23.86%	27	\$6,284.01	36.45%
13	\$2,914.70	24.42%	28	\$6,638.47	37.72%
14	\$3,079.11	25.00%	29	\$7,012.94	39.05%
15	\$3,252.80	25.62%	30	\$7,408.52	40.47%

Financing Details	
Purchase Price	\$140,000
Down Payment %	20.00%
Down Payment \$	\$28,000.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	19.09%
Cash-on-Cash Year 31	100.15%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$635.92	\$7,631.08
Escrow Payment (Taxes & Ins)	\$142.25	\$1,707.00
Property Management	\$65.00	\$780.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$65.00	\$780.00
Rent Loss From Vacancy	\$65.00	\$780.00
Total Estimated Expenses	\$973.17	\$11,678.08

Est. Profit With Financing	\$326.83	\$3,921.92
-----------------------------------	-----------------	-------------------

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.

