



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	<b>3/2</b>
Garage/Carport	<b>N/A</b>
Year Built	<b>1979</b>
Lot Size	<b>~.08 Acres</b>
Property Size	<b>1,748 Ft<sup>2</sup></b>
Basement	<b>N/A</b>
Completion Date	<b>Complete!</b>

**PROPERTY CALCULATIONS**

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

**CASH ROI**

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

**CAPITAL APPRECIATION**

10 Year	20 Year	30 Year
<b>\$42,000.00</b>	<b>\$84,000.00</b>	<b>\$126,000.00</b>

Insurance Quote provided by Scott Cantrell State Farm 205-631-6201 [scott.cantrell.nnqu@statefarm.com](mailto:scott.cantrell.nnqu@statefarm.com)

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Property Statistics	
Property Cost (Sales Price)	<b>\$140,000</b>
Monthly Rent Rate	<b>\$1,300.00</b>
Annual Insurance Premium	<b>\$707</b>
Annual Insurance (Change)	<b>3.00%</b>
Property Taxes	<b>\$1,000</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 (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	<b>\$140,000</b>
Down Payment %	<b>20.00%</b>
Down Payment \$	<b>\$28,000.00</b>
Interest Rate	<b>5.50%</b>
Years to Loan Maturity	<b>30</b>

30 Year Investment	
IRR	<b>19.09%</b>
Cash-on-Cash Year 31	<b>100.15%</b>

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

<b>Est. Profit With Financing</b>	<b>\$326.83</b>	<b>\$3,921.92</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.

