

## 560 Duncan Rd Falkville, 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 CALCULATIONS		
Purchase Price	se Price \$186,500	
Rent Range	\$1375-\$1475	
Rent Used in Calculations	\$1,425	
Annual Taxes	\$1,100	
Annual Insurance	\$907	
HOA Fees	0	
Property Management Fees	9%	
Annual Net Income (cash)	\$13,554.00	
Annual Net Income (finance 20% 30 yr)	\$3,388.31	

PROPERTY FEATURES		
Beds/Baths	5/2	
Garage/Carport	N/A	
Year Built	1984	
Lot Size	~.4 Acres	
Property Size	2,500 Ft <sup>2</sup>	
Basement	N/A	
Sewer/Septic	Septic	
Completion Date	4/30/2025	

CAP RATE			
1 Year	5 Year	15 Year	
7.27%	8.18%	10.99%	
LEVERAGED CASH-ON-CASH			
1 Year	5 Year	15 Year	
\$3,388.31	\$5,176.06	\$10,452.34	
9.08%	13.88%	28.02%	
CAPITAL APPRECIATION			
10 Year	20 Year	30 Year	
\$55,950	\$111,900	\$167,850	

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Property Statistics	
Property Cost (Sales Price)	\$186,500
Monthly Rent Rate	\$1,425.00
Annual Insurance Premium	\$907
Annual Insurance (Change)	3.00%
Property Taxes	\$1,100
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	\$186,500
Down Payment %	20.00%
Down Payment \$	\$37,300.00
Interest Rate	5.50%
Years to Loan Maturity	30

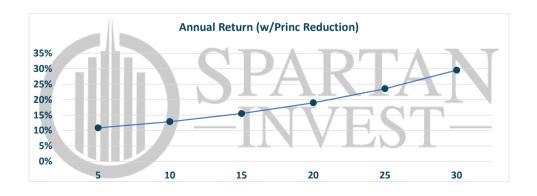
30 Year Investment	
IRR	11.89%
Cash-on-Cash Year 31	77.07%

	ipal Reduction (Per Year)	Annual Return (w/Princ Reduction)	Principal Reduction (Per Year)		Annual Return (w/Princ Reduction)
1	\$2,009.86	9.89%	16	\$4,577.62	16.77%
2	\$2,123.23	10.19%	17	\$4,835.83	17.46%
3	\$2,243.00	10.51%	18	\$5,108.61	18.20%
4	\$2,369.52	10.85%	19	\$5,396.78	18.97%
5	\$2,503.18	11.21%	20	\$5,701.20	19.78%
6	\$2,644.38	11.59%	21	\$6,022.79	20.65%
7	\$2,793.54	11.99%	22	\$6,362.52	21.56%
8	\$2,951.12	12.41%	23	\$6,721.42	22.52%
9	\$3,117.58	12.86%	24	\$7,100.56	23.54%
10	\$3,293.44	13.33%	25	\$7,501.09	24.61%
11	\$3,479.22	13.83%	26	\$7,924.21	25.74%
12	\$3,675.47	14.35%	27	\$8,371.20	26.94%
13	\$3,882.80	14.91%	28	\$8,843.40	28.21%
14	\$4,101.82	15.50%	29	\$9,342.23	29.55%
15	\$4,333.19	16.12%	30	\$9,869.21	30.96%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$847.14	\$10,165.69
Escrow Payment (Taxes & Ins)	\$167.25	\$2,007.00
Property Management	\$128.25	\$1,539.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$71.25	\$855.00
Rent Loss From Vacancy	\$71.25	\$855.00
Total Estimated Expenses	\$1,285.14	\$15,421.69
Est. Profit With Financing	\$139.86	\$1,678.31

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.