



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 CALCULATIONS

Purchase Price	\$172,000
Rent Range	\$1225-\$1325
Rent Used in Calculations	\$1,275
Annual Taxes	\$750
Annual Insurance	\$963
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$12,822.00
Annual Net Income (finance 25% 30 yr)	\$4,032.63

PROPERTY FEATURES

Beds/Baths	3/2
Garage/Carport	N/A
Year Built	1953
Lot Size	~.32 Acres
Property Size	1,200 Ft²
Basement	Unfinished
Completion Date	Completed

CAP RATE

1 Year	5 Year	15 Year
7.45%	8.39%	11.28%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$4,032.63	\$5,684.95	\$10,662.91
9.38%	13.22%	24.80%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$51,600	\$103,200	\$154,800

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

Property Statistics	
Property Cost (Sales Price)	\$172,000
Monthly Rent Rate	\$1,275.00
Annual Insurance Premium	\$963
Annual Insurance (Change)	3.00%
Property Taxes	\$750
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	\$1,737.75	9.86%	16	\$3,957.86	15.02%
2	\$1,835.77	10.09%	17	\$4,181.12	15.54%
3	\$1,939.32	10.33%	18	\$4,416.96	16.09%
4	\$2,048.71	10.58%	19	\$4,666.11	16.67%
5	\$2,164.28	10.85%	20	\$4,929.32	17.28%
6	\$2,286.36	11.14%	21	\$5,207.37	17.93%
7	\$2,415.33	11.44%	22	\$5,501.11	18.61%
8	\$2,551.57	11.75%	23	\$5,811.41	19.33%
9	\$2,695.50	12.09%	24	\$6,139.22	20.10%
10	\$2,847.55	12.44%	25	\$6,485.52	20.90%
11	\$3,008.17	12.82%	26	\$6,851.36	21.75%
12	\$3,177.85	13.21%	27	\$7,237.83	22.65%
13	\$3,357.11	13.63%	28	\$7,646.10	23.60%
14	\$3,546.48	14.07%	29	\$8,077.40	24.60%
15	\$3,746.53	14.53%	30	\$8,533.03	25.66%

Financing Details	
Purchase Price	\$172,000
Down Payment %	25.00%
Down Payment \$	\$43,000.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	11.57%
Cash-on-Cash Year 31	63.74%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$732.45	\$8,789.37
Escrow Payment (Taxes & Ins)	\$142.75	\$1,713.00
Property Management	\$63.75	\$765.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$63.75	\$765.00
Rent Loss From Vacancy	\$63.75	\$765.00
Total Estimated Expenses	\$1,066.45	\$12,797.37

Est. Profit With Financing	\$208.55	\$2,502.63
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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.

