



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	\$162,500
Rent Range	\$1175-\$1275
Rent Used in Calculations	\$1,225
Annual Taxes	\$1,400
Annual Insurance	\$718
HOA Fees	0
Property Management Fees	5%
Annual Net Income (cash)	\$11,847.00
Annual Net Income (finance 25% 30 yr)	\$3,543.09

PROPERTY FEATURES

Beds/Baths	3/1
Garage/Carport	N/A
Year Built	1978
Lot Size	~.36 Acres
Property Size	1,000 Ft²
Basement	N/A
Completion Date	Completed

CAP RATE

1 Year	5 Year	15 Year
7.29%	8.21%	11.03%

LEVERAGED CASH-ON-CASH

1 Year	5 Year	15 Year
\$3,543.09	\$5,071.35	\$9,671.32
8.72%	12.48%	23.81%

CAPITAL APPRECIATION

10 Year	20 Year	30 Year
\$48,750	\$97,500	\$121,875

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

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Property Statistics	
Property Cost (Sales Price)	\$162,500
Monthly Rent Rate	\$1,225.00
Annual Insurance Premium	\$718
Annual Insurance (Change)	3.00%
Property Taxes	\$1,400
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	\$1,641.77	9.14%	16	\$3,739.26	14.31%
2	\$1,734.37	9.37%	17	\$3,950.18	14.83%
3	\$1,832.21	9.61%	18	\$4,173.00	15.37%
4	\$1,935.56	9.87%	19	\$4,408.39	15.95%
5	\$2,044.74	10.14%	20	\$4,657.06	16.57%
6	\$2,160.08	10.42%	21	\$4,919.76	17.21%
7	\$2,281.92	10.72%	22	\$5,197.27	17.90%
8	\$2,410.64	11.04%	23	\$5,490.44	18.62%
9	\$2,546.62	11.37%	24	\$5,800.14	19.38%
10	\$2,690.27	11.73%	25	\$6,127.31	20.19%
11	\$2,842.02	12.10%	26	\$6,472.94	21.04%
12	\$3,002.33	12.49%	27	\$6,838.07	21.94%
13	\$3,171.69	12.91%	28	\$7,223.79	22.88%
14	\$3,350.60	13.35%	29	\$7,631.27	23.89%
15	\$3,539.60	13.82%	30	\$8,061.73	24.95%

Financing Details	
Purchase Price	\$162,500
Down Payment %	25.00%
Down Payment \$	\$40,625.00
Interest Rate	5.50%
Years to Loan Maturity	30

30 Year Investment	
IRR	11.11%
Cash-on-Cash Year 31	62.00%

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$691.99	\$8,303.91
Escrow Payment (Taxes & Ins)	\$176.50	\$2,118.00
Property Management	\$61.25	\$735.00
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$61.25	\$735.00
Rent Loss From Vacancy	\$61.25	\$735.00
Total Estimated Expenses	\$1,052.24	\$12,626.91

Est. Profit With Financing	\$172.76	\$2,073.09
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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.

