

1 Year Performance Projection

3.99% Rate for 10 years and Leased!

Jasper, AL 35501

3 BR 2 BA Built in 2023



Square Feet	1,613
Initial Market Value	\$274,400
Purchase Price	\$274,400
Downpayment	\$68,600
Loan Origination Fees	\$0
Depreciable Closing Costs	\$10,976
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$79,576
Cost per Square Foot	\$170
Monthly Rent per Square Foot	\$1.08

Income	Monthly	Annual
Gross Rent	\$1,750	\$21,000
Vacancy Losses	-\$88	-\$1,050
Operating Income	\$1,662	\$19,950

Expenses	Monthly	Annual
Property Taxes	-\$160	-\$1,921
Insurance	-\$69	-\$823
Management Fees	-\$0	-\$0
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$35	-\$420
Other	-\$0	-\$0
Operating Expenses	-\$264	-\$3,164

Net Performance	Monthly	Annual
Net Operating Income	\$1,399	\$16,786
- Mortgage Payments	-\$981	-\$11,776
= Cash Flow	\$418	\$5,010
+ Principal Reduction	\$303	\$3,630
+ First-Year Appreciation	\$1,372	\$16,464
= Gross Equity Income	\$2,092	\$25,104
+ Tax Savings	\$0	\$0
= GEI w/Tax Savings	\$2,092	\$25,104

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$205,800	\$0
Monthly Payment	\$981.33	\$0.00
Loan Type	Amortizing ARM	
Term	10 Years	
Interest Rate	3.990%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Debt Coverage Ratio	1.43
Annual Gross Rent Multiplier	13
Monthly Gross Rent Multiplier	157
Capitalization Rate	6.1%
Cash on Cash Return	6%
Total Return on Investment	32%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange	

Assumptions	
Real Estate Appreciation Rate	6%
Vacancy Rate	5%
Management Fee	0%
Maintenance Percentage	2%

Comments
10 year ARM @ 3.99%; 1 year free mgt; Leased to May '25

*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.