

1 Year Performance Projection

New Construction in Huntsville Metro
 Madison, AL 35757
 4bd | 2ba | Built: 2025
 Convenient to shopping and restaurants!



Square Feet	2,106
Initial Market Value	\$385,900
Purchase Price	\$385,900
Downpayment	\$96,475
Loan Origination Fees	\$2,894
Depreciable Closing Costs	\$9,648
Other Costs and Fixup	\$7,000
Approximate Cash Invested	\$116,017
Cost per Square Foot	\$183
Monthly Rent per Square Foot	\$1.04

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$289,425	\$0
Monthly Payment	\$1,466.47	\$0.00
Loan Type	Amortizing ARM	
Term	7 Years	
Interest Rate	4.500%	0.000%
Monthly PMI	\$0	

Projected Income	Monthly	Annual
Projected Rent	\$2,200	\$26,400
Vacancy Losses	-\$176	-\$2,112
Operating Income	\$2,024	\$24,288

Estimated Expenses	Monthly	Annual
Property Taxes	-\$209	-\$2,508
Insurance	-\$135	-\$1,621
Management Fees	-\$0	-\$0
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$54	-\$648
Maintenance	-\$44	-\$528
Other (Utilities, Supplies, etc.)	-\$0	-\$0
Operating Expenses	-\$442	-\$5,305

Financial Indicators		
Rent-to-Value Ratio™ (RV Ratio™)		0.6%
Debt Coverage Ratio		1.08
Annual Gross Rent Multiplier		15
Capitalization Rate		4.9%
Cash on Cash Return		1%
Return on Investment		25%
Return on Investment with IIDD		33%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchan...		

Net Performance	Monthly	Annual
Net Operating Income	\$1,582	\$18,983
- Mortgage Payments	-\$1,466	-\$17,598
= Cash Flow	\$115	\$1,385
+ Principal Reduction	\$389	\$4,669
+ Inflation Induced Debt Destruction® (IIDD) - Beta	\$724	\$8,683
+ First-Year Appreciation	\$1,930	\$23,154
= Gross Equity Income	\$3,158	\$37,891

Assumptions		
Projected Appreciation Rate		6%
Projected Inflation Rate		3%
Vacancy Rate		8%
Management Fee		0%
Maintenance Percentage		2%

Comments		
New construction. Excellent location! Cash purchase incentives available. Up to 2% in seller concessions on financed purchase. One time HOA fee of \$7,000 at closing.		

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