

## 1 Year Performance Projection

New Construction in Huntsville Metro - Townhouse  
 Madison, AL 35757  
 3bd | 2ba | Built: 2026  
 Excellent location - shopping & restaurants



Square Feet	2,369
Initial Market Value	\$372,395
Purchase Price	\$372,395
Downpayment	\$93,099
Loan Origination Fees	\$2,793
Depreciable Closing Costs	\$9,310
Other Costs and Fixup	\$0
<b>Approximate Cash Invested</b>	<b>\$105,202</b>
Cost per Square Foot	\$157
Monthly Rent per Square Foot	\$0.84

Projected Income	Monthly	Annual
Projected Rent	\$2,000	\$24,000
Vacancy Losses	<b>-\$160</b>	<b>-\$1,920</b>
<b>Operating Income</b>	<b>\$1,840</b>	<b>\$22,080</b>

Estimated Expenses	Monthly	Annual
Property Taxes	<b>-\$202</b>	<b>-\$2,421</b>
Insurance	<b>-\$130</b>	<b>-\$1,564</b>
Management Fees	<b>-\$0</b>	<b>-\$0</b>
Leasing/Advertising Fees	<b>-\$0</b>	<b>-\$0</b>
Association Fees	<b>-\$150</b>	<b>-\$1,800</b>
Maintenance	<b>-\$40</b>	<b>-\$480</b>
Other (Utilities, Supplies, etc.)	<b>-\$0</b>	<b>-\$0</b>
<b>Operating Expenses</b>	<b><span style="color: red;">-\$522</span></b>	<b><span style="color: red;">-\$6,265</span></b>

Net Performance	Monthly	Annual
<b>Net Operating Income</b>	<b>\$1,318</b>	<b>\$15,815</b>
- Mortgage Payments	<b><span style="color: red;">-\$1,415</span></b>	<b><span style="color: red;">-\$16,982</span></b>
<b>= Cash Flow</b>	<b><span style="color: red;">-\$97</span></b>	<b><span style="color: red;">-\$1,166</span></b>
+ Principal Reduction	\$375	\$4,506
+ Inflation Induced Debt Destruction® (IIDD) - Beta	\$698	\$8,379
+ First-Year Appreciation	\$1,862	\$22,344
<b>= Gross Equity Income</b>	<b>\$2,838</b>	<b>\$34,062</b>

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$279,296	\$0
Monthly Payment	\$1,415.15	\$0.00
Loan Type	Amortizing ARM	
Term	7 Years	
Interest Rate	4.500%	0.000%
Monthly PMI	\$0	

Financial Indicators		
Rent-to-Value Ratio™ (RV Ratio™)		0.5%
Debt Coverage Ratio		0.93
Annual Gross Rent Multiplier		16
Capitalization Rate		4.2%
Cash on Cash Return		<b>-1%</b>
Return on Investment		24%
<b>Return on Investment with IIDD</b>		<b>32%</b>
+ Tax Benefits: Deductions, Depreciation, 1031 Exchan...		

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

Comments
New construction. Cash purchase incentives available. Up to 2% in seller concessions on financed purchase.

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