

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
Approximate Cash Invested	\$105,202
Cost per Square Foot	\$157
Monthly Rent per Square Foot	\$0.84

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

Estimated Expenses	Monthly	Annual
Property Taxes	-\$202	-\$2,421
Insurance	-\$130	-\$1,564
Management Fees	-\$0	-\$0
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$150	-\$1,800
Maintenance	-\$40	-\$480
Other (Utilities, Supplies, etc.)	-\$0	-\$0
Operating Expenses	-\$522	-\$6,265

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

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		-1%
Return on Investment		24%
Return on Investment with IIDD		32%
+ 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.