

1 Year Performance Projection

New Construction in Huntsville Metro  
Madison, AL 35757  
4bd | 3ba | Built: 2026  
Convenient to shopping and restaurants!



|                              |           |
|------------------------------|-----------|
| Square Feet                  | 1,942     |
| Initial Market Value         | \$379,500 |
| Purchase Price               | \$379,500 |
| Downpayment                  | \$94,875  |
| Loan Origination Fees        | \$2,846   |
| Depreciable Closing Costs    | \$9,488   |
| Other Costs and Fixup        | \$7,000   |
| Approximate Cash Invested    | \$114,209 |
| Cost per Square Foot         | \$195     |
| Monthly Rent per Square Foot | \$1.16    |

| Projected Income | Monthly | Annual   |
|------------------|---------|----------|
| Projected Rent   | \$2,250 | \$27,000 |
| Vacancy Losses   | -\$180  | -\$2,160 |
| Operating Income | \$2,070 | \$24,840 |

| Estimated Expenses                | Monthly | Annual   |
|-----------------------------------|---------|----------|
| Property Taxes                    | -\$206  | -\$2,467 |
| Insurance                         | -\$133  | -\$1,594 |
| Management Fees                   | -\$0    | -\$0     |
| Leasing/Advertising Fees          | -\$0    | -\$0     |
| Association Fees                  | -\$54   | -\$648   |
| Maintenance                       | -\$45   | -\$540   |
| Other (Utilities, Supplies, etc.) | -\$0    | -\$0     |
| Operating Expenses                | -\$437  | -\$5,249 |

| Net Performance                                     | Monthly  | Annual    |
|---|----------|-----------|
| Net Operating Income                                | \$1,633  | \$19,591  |
| - Mortgage Payments                                 | -\$1,442 | -\$17,306 |
| = Cash Flow   | \$190    | \$2,286   |
| + Principal Reduction                               | \$383    | \$4,592   |
| + Inflation Induced Debt Destruction® (IIDD) - Beta | \$712    | \$8,539   |
| + First-Year Appreciation                           | \$1,898  | \$22,770  |
| = Gross Equity Income                               | \$3,182  | \$38,186  |

| Mortgage Info       | First          | Second |
|---------------------|----------------|--------|
| Loan-to-Value Ratio | 75%            | 0%     |
| Loan Amount         | \$284,625      | \$0    |
| Monthly Payment     | \$1,442.15     | \$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™)                         |  | 0.6% |
| Debt Coverage Ratio                                      |  | 1.13 |
| Annual Gross Rent Multiplier                             |  | 14   |
| Capitalization Rate                                      |  | 5.2% |
| Cash on Cash Return                                      |  | 2%   |
| Return on Investment                                     |  | 26%  |
| Return on Investment with IIDD                           |  | 33%  |
| + 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. 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.