

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

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	

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

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...		

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

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.