



109% ROI w 2026 STR Loophole Tax Savings! - RTR STR Rental program!

New Build Turnkey SFR! \$344/month Cash Flow, \$49K total cash!

- ANYONE Can Qualify, No RE PRO Status Required
- \$80,000 in Potential Write-Offs Against W2 (or all income)
- No Furnishing Needed, We Guarantee First STR Tenant
- **\$21K Cash Back + \$29K Potential Tax Savings = ~\$50K Reimbursement Potential**
- **\$67K Down Payment - \$50K Potential Reimbursements = Net Down Payment ONLY \$17K!**

Talk to your RTR rep to learn more about this program OR how else you would like to utilize the 8% (\$21,592) available!

[CLICK HERE to Schedule a Consultation Call](#)

ZACH'S 2026 TAX INTERVIEW:
HOW TO SAVE \$90K+ IN TAXES ON YOUR 1ST RENTAL!

EPISODE 365

TAX STRATEGIES

- ☒ DEPRECIATION
- ☒ COST SEGREGATION
- ☒ PASSIVE INCOME
- ☒ DEDUCTIONS



Price: \$269,900



Location: Lincoln, AL 35096



Type: Single Family Residence



Neighborhood Class: A



Rent: \$1695



Square Footage: 1774



Bedrooms: 4



Bathrooms: 2.0



Year Built: 2026



Estimated Completion Time: completed



Rental Status: Vacant

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Property Address: Lincoln, AL 35096	Financed	
Market or Appraised Value	\$269,900	
Purchase Price	\$269,900	
Initial Equity	\$0	
TALK TO YOUR RTR REP ABOUT HOW TO USE YOUR 8% BENEFIT!		
Down Payment	25%	
Amount Financed	\$202,425	75%
Down Payment Amount	\$67,475	25%
Post Closing Credit	\$19,100	
Total Cash Investment	\$48,375	
Interest Rate (30 Year, 10 Year Interest Only)	6.5%	
Debt Service (P&I) Monthly	\$1,096	
Debt Service (P&I) Yearly	\$13,158	
TALK TO YOUR RTR REP ABOUT OTHER FINANCING OPTIONS AVAILABLE!		
Monthly Rent (GSI)	\$1,695	
Estimated Annual Property Tax	\$2,144	
Annual Utilities / HOA	\$500	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$700	
Vacancy Rate (% of GSI)	3%	
Maintenance Rate (% of GSI)	0%	
Property Mgmt Rate (% of GSI)	0%	
Gross Scheduled Income (GSI)	\$20,340	
Less Vacancy Amount	\$(610)	
Rent Credit	\$900	
Gross Operating Income (GOI)	\$20,630	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(2,144)	
Annual Utilities	\$(500)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(700)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(3,344)	
Net Operating Income	\$17,286	
Less Debt Service	\$(13,158)	
Cash Flow	\$4,128	
Monthly Cash Flow	\$344	
Capex / Repairs / Maintenance / Insurance / Utilities / Property Management / Landscaping /	0.55%	

Walk Through The Math!

- **Purchase Price:** \$269,900
 - **Total Cash Investment:** \$48,375
 - **Annual Cash Flow:** \$4,128
 - **Post-Closing Credit:** \$19,100
 - **30% Accelerated Depreciation:** $\$269,900 \times 30\% = \$80,970$
 - **Tax Savings (37% Bracket):** $\$80,970 \times 37\% = \$29,958.90$
 - **Total Financial Benefit:** $\$4,128 + \$19,100 + \$29,958.90 = \$53,187$
 - **STR Loophole ROI:** $\$53,187 / \$48,375 = \underline{109\%}$
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- **\$21K Cash Back + \$29K Potential Tax Savings = ~\$50K Reimbursement Potential**
\$67K Down Payment - \$50K Potential Reimbursements = Net Down Payment ONLY
\$17K!

How The Program Works:

RTR's new STR Tenant Placement Program allows every investor to use cost segregation studies to offset accelerated depreciation against their active income! This includes W2 income, and NO, you do NOT need to be a real estate professional! All covered under Temporary Treasury Regulation 1.469-5T(a)(2) of the IRS code, the "Substantially All" test.

1. You buy a vacant new construction rental property from RTR where you get up to \$30K+ of incentives to be used as cash back or rate buy down.
2. You take 10min to set up airbnb STR listing following our guide ([How to List a Turnkey Airbnb Property](#))
3. RTR rents your home for 2-5 nights. You do NOT need to furnish the home. This establishes the home as a STR for 2026 allowing you to use a cost segregation study to write off ~30% of home value against all your income in 2026.

*We estimate 30% based on our experience. For Example a \$300K home = \$90K tax write off in 2026

4. You can continue to manage as STR, or turn over to one of the vetted management teams we work with beginning Jan 1, 2027 since you only need to self manage in 2026.
5. Congratulations! You've saved 5 to 6 figures in taxes in 2026 while buying a quality new construction home in a great location below market value that cash flows!

The Best Part: The RTR cash back incentives and the tangible tax savings you receive in 2026, you likely get the majority of your downpayment back on your new rental! That skyrockets ROI!

That's how Rent To Retirement helps you retire early through real estate investing!



Disclaimer: *Rent to Retirement is not a tax advisory firm. Tax insights are sourced directly from our CPA partners at Keystone CPA. Per Keystone CPA: If you are the sole manager of your STR with no third-party assistance, there is no 100-hour minimum requirement to claim the tax benefits for that calendar year.*

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