



13% ROI New Build Turnkey Duplex! \$519/month Cash Flow, \$103K total cash!

- 3.75% 10/6 ARM
- \$52,800 Closing Credit
- \$1200 Rent Credit
- 2 years free PM



Price: \$625,000



Location: San Antonio, TX 78254



Type: Duplex



Neighborhood Class: A



Rent: \$3700



Square Footage: 2760



Bedrooms: 6



Bathrooms: 6.0



Year Built: 2026



Estimated Completion Time: February 2026



Rental Status: Vacant

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Property Address: San Antonio, TX 78254	Financed	
Purchase Price	\$625,000	
Down Payment	25%	
Amount Financed	\$468,750	75%
Down Payment Amount	\$156,250	25%
Closing Credit	\$52,800	
Total Cash Investment	\$103,450	
Estimated Interest Rate (10/6 ARM)	3.750%	
Debt Service (P&I) Monthly	\$2,171	
Debt Service (P&I) Yearly	\$26,050	
Monthly Rent (GSI)	\$3,700	
Builder Rent Credit	\$1,200	
Estimated Annual Property Tax	\$9,200	
Annual Utilities / HOA	\$1,200	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$1,587	
Vacancy Rate (% of GSI)	3%	
Maintenance Rate (% of GSI)	0%	
Property Mgmt Rate (% of GSI)	0%	
Gross Scheduled Income (GSI)	\$44,400	
Post Close Rent Credit	\$1,200	
Less Vacancy Amount	\$(1,332)	
Gross Operating Income (GOI)	\$44,268	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(9,200)	
Annual Utilities / HOA	\$(1,200)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(1,587)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(11,987)	

Net Operating Income	\$32,281
Less Debt Service	\$(26,050)
Annual Cash Flow	\$6,231
Monthly Cash Flow	\$519
Cash-On-Cash ROI from Rent income only-yr 1	6.02%
Cap Rate	5.16%
Cash-On-Cash ROI w/ Depreciation added-yr 1	12.74%
Cash-On-Cash ROI w/ Appreciation added-yr 1	36.90%
*ROI for additional tax deductions not calculated as it varies for each individual	
Total Cash-On-Cash ROI projected in yr 10	474.41%

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Rates are based on FICO 780, LTV 75%, a SFR, and a purchase price of \$300,000. Rates are subject to change and are based on current pricing and options.

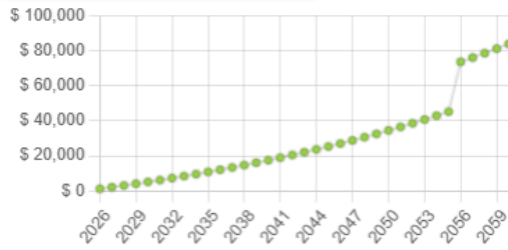
DSCR rates below are subject to a DSCR ratio of 1.25 or greater, and include a 5 year Pre-Payment Penalty. If all above terms are not met, then the below rates would not be honored, but can be repriced.



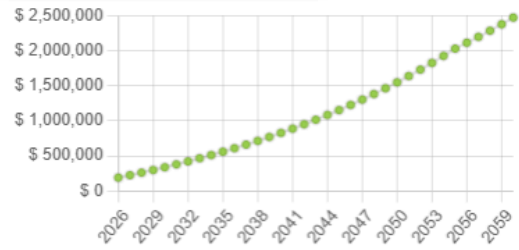
RentToRetirement
CASH FLOW, APPRECIATION, EQUITY

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Cashflow ?



Equity ?



2030 - Year 5

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 5,159	Cashflow	\$ 15,789	Cashflow	10.10%
Appreciation	\$ 29,246	Appreciation	\$ 135,408	Appreciation	86.66%
Paydown	\$ 10,012	Paydown	\$ 46,513	Paydown	29.77%
	\$ 39,258		\$ 181,921		116.43%
Passive Depr. ?	\$ 1,548	Passive Depr.	\$ 4,737	Passive Depr.	3.03%
Active Depr. ?	\$ 5,271	Active Depr.	\$ 29,354	Active Depr.	18.79%
	\$ 6,818		\$ 34,091		21.82%
		Equity	\$ 338,171	Total ?	119.46%

2035 - Year 10

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 10,846	Cashflow	\$ 58,281	Cashflow	37.30%
Appreciation	\$ 35,583	Appreciation	\$ 300,153	Appreciation	192.10%
Paydown	\$ 12,073	Paydown	\$ 102,601	Paydown	65.66%
	\$ 47,656		\$ 402,754		257.76%
Passive Depr. ?	\$ 3,254	Passive Depr.	\$ 17,484	Passive Depr.	11.19%
Active Depr. ?	\$ 3,564	Active Depr.	\$ 50,697	Active Depr.	32.45%
	\$ 6,818		\$ 68,182		43.64%
		Equity	\$ 559,004	Total ?	268.95%

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