



14% ROI New Build Turnkey SFR! \$533/month Cash Flow, \$82K down!

- \$600 Rent Credit Year 1
 - \$11,400 Post Close Credit
 - 1 year free PM
 - Interest Rate Buydown
-



Price: \$327,400



Location: McCalla, AL 35022



Type: *Single Family Residence*



Neighborhood Class: *A*



Rent: *\$2095*



Square Footage: *1774*



Bedrooms: *4*



Bathrooms: *2.0*



Year Built: *2025*



Rental Status: *vacant*

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Property Address: McCalla, AL	Financed	
Purchase Price	\$327,400	
Down Payment	25%	
Amount Financed	\$245,550	75%
Down Payment Amount	\$81,850	25%
Post Close Credit	\$11,400	
Total Cash Investment	\$70,450	
Interest Rate (30 Year / 10 Year Interest Only)*	6%	
Debt Service (P&I) Monthly	\$1,228	
Debt Service (P&I) Yearly	\$14,733	
Monthly Rent (GSI)	\$2,095	
Builder Rent Credit	\$600	
Estimated Annual Property Tax	\$2,685	
Annual Utilities / HOA	\$590	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$578	
Vacancy Rate (% of GSI)	3%	
Maintenance Rate (% of GSI)	0%	
Property Mgmt Rate (% of GSI)	0%	
Gross Scheduled Income (GSI)	\$25,140	
Post Close Rent Credit	\$600	
Less Vacancy Amount	\$(754)	
Gross Operating Income (GOI)	\$24,986	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(2,685)	
Annual Utilities / HOA	\$(590)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(578)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(3,853)	

Net Operating Income	\$21,133	
Less Debt Service	\$(14,733)	
Annual Cash Flow	\$6,400	
Monthly Cash Flow	\$533	
Cash-On-Cash ROI from Rent income only-yr 1	9.08%	
Cap Rate	6.45%	
Cash-On-Cash ROI w/ Depreciation added-yr 1	14.25%	
Cash-On-Cash ROI w/ Appreciation added-yr 1	32.84%	
Cash-On-Cash ROI w/ Tenant paying down loan-yr 1	38.76%	
*ROI for additional tax deductions not calculated as it varies for each individual		

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* To qualify for the listed interest rate the following criteria must be met:
- No First Time Home Buyers

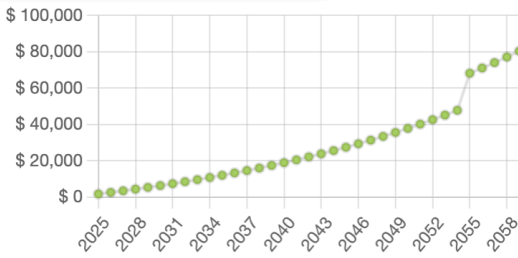
Rates are based on a DSCR 30IO, 780 FICO, \$300,000 purchase price, 75% LTV, and a 5 year PPP
Rates & incentives are accurate as of 7/7/25



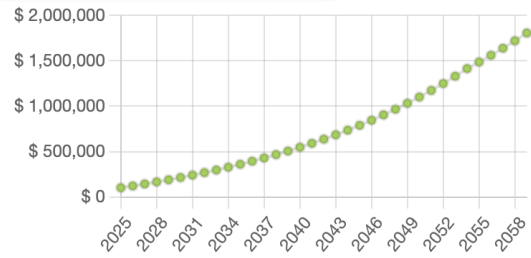
RentToRetirement
CASH FLOW, APPRECIATION, EQUITY

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Cashflow ?



Equity ?



2029 - Year 5

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 5,273	Cashflow	\$ 17,133	Cashflow	20.93%
Appreciation	\$ 19,898	Appreciation	\$ 90,455	Appreciation	110.51%
Paydown	\$ 3,831	Paydown	\$ 17,055	Paydown	20.84%
	\$ 23,729		\$ 107,510		131.35%
Passive Depr. ?	\$ 1,582	Passive Depr.	\$ 5,140	Passive Depr.	6.28%
Active Depr. ?	\$ 1,990	Active Depr.	\$ 12,718	Active Depr.	15.54%
	\$ 3,572		\$ 17,858		21.82%
		Equity	\$ 189,360	Total ?	137.63%

2034 - Year 10

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 10,712	Cashflow	\$ 59,373	Cashflow	72.54%
Appreciation	\$ 25,395	Appreciation	\$ 205,900	Appreciation	251.56%
Paydown	\$ 5,167	Paydown	\$ 40,060	Paydown	48.94%
	\$ 30,563		\$ 245,960		300.50%
Passive Depr. ?	\$ 3,214	Passive Depr.	\$ 17,812	Passive Depr.	21.76%
Active Depr. ?	\$ 358	Active Depr.	\$ 17,904	Active Depr.	21.87%
	\$ 3,572		\$ 35,716		43.64%
		Equity	\$ 327,810	Total ?	322.26%

[Want to learn how to use the Wealth Tracker? Click here to watch Zach's training video](#)

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