



13% ROI New Build Turnkey SFR! \$540/month Cash Flow, \$78K total cash!

- Free PM Year 1 (8% Starting Year 2)
 - \$600 Rent Credit
 - Rate Buydown to 4.375%
-





Price: \$313.490



Location: Harvest, AL 35749



Type: Single Family Residence



Neighborhood Class: A



Rent: \$1995



Square Footage: 1776



Bedrooms: 4



Bathrooms: 2.0



Year Built: 2025



Estimated Completion Time: completed



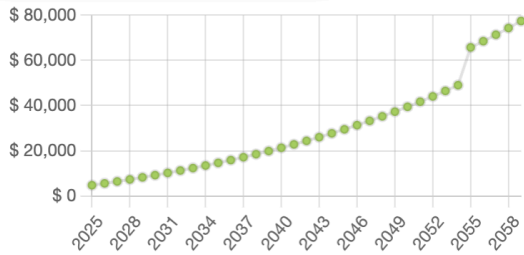
Rental Status: vacant

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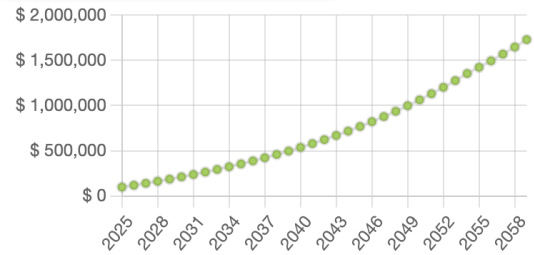
Property Address: Harvest, AL 35749	Financed	
Purchase Price	\$313,490	
Down Payment	25%	
Amount Financed	\$235,118	75%
Down Payment Amount	\$78,373	25%
Post Close Credit	\$0	
Total Cash Investment	\$78,373	
Estimated Interest Rate (DSCR 30 Year with 2/1 Buydown)*	4.375%	
Debt Service (P&I) Monthly	\$1,174	
Debt Service (P&I) Yearly	\$14,087	
Monthly Rent (GSI)	\$1,995	
Builder Rent Credit	\$600	
Estimated Annual Property Tax	\$2,519	
Annual Utilities / HOA	\$160	
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)	\$23,940	
Post Close Rent Credit	\$600	
Less Vacancy Amount	\$(718)	
Gross Operating Income (GOI)	\$23,822	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(2,519)	
Annual Utilities / HOA	\$(160)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(578)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(3,257)	
Net Operating Income	\$20,565	
Less Debt Service	\$(14,087)	
Annual Cash Flow	\$6,478	
Monthly Cash Flow	\$540	
Cash-On-Cash ROI from Rent income only-yr 1	8.27%	
Cap Rate	6.56%	
Cash-On-Cash ROI w/ Depreciation added-yr 1	12.71%	
Cash-On-Cash ROI w/ Appreciation added-yr 1	28.71%	
*ROI for additional tax deductions not calculated as it varies for each individual		

Look beyond Year 1 with our Wealth Tracker!

Cashflow ?



Equity ?



2029 - Year 5

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 8,234	Cashflow	\$ 32,280	Cashflow	41.19%
Appreciation	\$ 19,052	Appreciation	\$ 86,612	Appreciation	110.51%
Paydown	\$ 4,618	Paydown	\$ 21,198	Paydown	27.05%
	\$ 23,670		\$ 107,810		137.56%
Passive Depr. ?	\$ 2,470	Passive Depr.	\$ 9,684	Passive Depr.	12.36%
Active Depr. ?	\$ 950	Active Depr.	\$ 7,415	Active Depr.	9.46%
	\$ 3,420		\$ 17,099		21.82%
		Equity	\$ 186,182	Total ?	149.92%

2034 - Year 10

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 13,466	Cashflow	\$ 88,722	Cashflow	113.21%
Appreciation	\$ 24,316	Appreciation	\$ 197,152	Appreciation	251.56%
Paydown	\$ 5,745	Paydown	\$ 47,569	Paydown	60.70%
	\$ 30,061		\$ 244,721		312.25%
Passive Depr. ?	\$ 3,420	Passive Depr.	\$ 25,717	Passive Depr.	32.81%
Active Depr. ?	\$ 0	Active Depr.	\$ 8,482	Active Depr.	10.82%
	\$ 3,420		\$ 34,199		43.64%
		Equity	\$ 323,094	Total ?	345.07%

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

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