



15% ROI New Build Turnkey SFR! \$685/month Cash Flow, \$79K total cash!

- \$4,400 Post Close Credit
    - \$600 Rent Credit
  - Free PM Year 1 (8% Starting Year 2)
    - Rate Buydown to 5.5%
- 





**Price:** \$334,900



**Location:** Springville, AL 35146



**Type:** Single Family Residence



**Neighborhood Class:** A



**Rent:** \$2150



**Square Footage:** 2256



**Bedrooms:** 4



**Bathrooms:** 2.5



**Year Built:** 2025



**Estimated Completion Time:** completed



**Rental Status:** vacant

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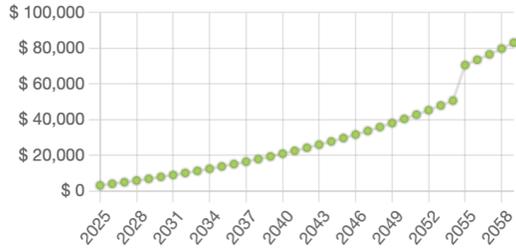
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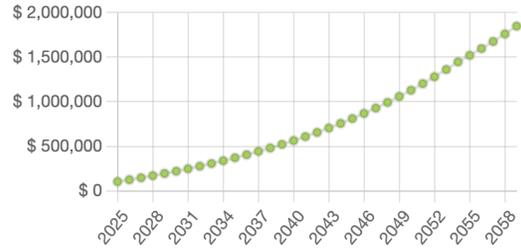
<b>Property Address: Springville, AL 35146</b>	<b>Financed</b>	
Purchase Price	\$334,900	
Down Payment	25%	
Amount Financed	\$251,175	75%
Down Payment Amount	\$83,725	25%
Post Close Credit	\$4,400	
Total Cash Investment	\$79,325	
Estimated Interest Rate (DSCR 30/10 Interest Only)*	5.500%	
Debt Service (P&I) Monthly	\$1,151	
Debt Service (P&I) Yearly	\$13,815	
Monthly Rent (GSI)	\$2,150	
Builder Rent Credit	\$600	
Estimated Annual Property Tax	\$2,468	
Annual Utilities / HOA	\$550	
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)	\$25,800	
Post Close Rent Credit	\$600	
Less Vacancy Amount	\$(774)	
Gross Operating Income (GOI)	\$25,626	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(2,468)	
Annual Utilities / HOA	\$(550)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(578)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(3,596)	
Net Operating Income	\$22,030	
Less Debt Service	\$(13,815)	
Annual Cash Flow	\$8,215	
Monthly Cash Flow	\$685	
<b>Cash-On-Cash ROI from Rent income only-yr 1</b>	<b>10.36%</b>	
<b>Cap Rate</b>	<b>6.58%</b>	
<b>Cash-On-Cash ROI w/ Depreciation added-yr 1</b>	<b>15.05%</b>	
<b>Cash-On-Cash ROI w/ Appreciation added-yr 1</b>	<b>31.94%</b>	
<b>*ROI for additional tax deductions not calculated as it varies for each individual</b>		

**Look beyond Year 1 with our Wealth Tracker!**

### Cashflow ?



### Equity ?



### 2029 - Year 5

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 6,799	Cashflow	\$ 24,452	Cashflow	29.21%
Appreciation	\$ 20,354	Appreciation	\$ 92,527	Appreciation	110.51%
Paydown	\$ 4,214	Paydown	\$ 18,937	Paydown	22.62%
	\$ 24,568		\$ 111,464		133.13%
Passive Depr. ?	\$ 2,040	Passive Depr.	\$ 7,336	Passive Depr.	8.76%
Active Depr. ?	\$ 1,614	Active Depr.	\$ 10,932	Active Depr.	13.06%
	\$ 3,653		\$ 18,267		21.82%
		Equity	\$ 195,189	Total ?	141.89%

### 2034 - Year 10

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 12,418	Cashflow	\$ 74,847	Cashflow	89.40%
Appreciation	\$ 25,977	Appreciation	\$ 210,617	Appreciation	251.56%
Paydown	\$ 5,544	Paydown	\$ 43,853	Paydown	52.38%
	\$ 31,521		\$ 254,469		303.93%
Passive Depr. ?	\$ 3,653	Passive Depr.	\$ 22,382	Passive Depr.	26.73%
Active Depr. ?	\$ 0	Active Depr.	\$ 14,152	Active Depr.	16.90%
	\$ 3,653		\$ 36,535		43.64%
		Equity	\$ 338,194	Total ?	330.67%

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

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