



10% ROI New Build Turnkey SFR! \$275/month Cash Flow, \$73K total cash!

- \$2,400 Rent Credit Year 1
- \$8,900 Post Close Credit
- 1 Year Free PM (8% starting year 2)

**Ask your RTR rep about:**

- Other ways you can utilize the 7% available!
  - **Using [Hemlane Property Management](#) can increase your cash flow even more**
- 





**Price:** \$326,900



**Location:** Albuquerque, NM 87031



**Type:** Single Family Residence



**Neighborhood Class:** A



**Rent:** \$1750



**Square Footage:** 1148



**Bedrooms:** 3



**Bathrooms:** 2.0



**Year Built:** 2025



**Estimated Completion Time:** completed



**Rental Status:** Vacant

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<b>Property Address: Pueblo Model - Albuquerque, NM</b>	<b>Financed</b>	
Purchase Price	\$326,900	
<b>***OR TALK TO YOUR RTR REP ABOUT HOW TO USE YOUR 7%!***</b>		
Down Payment	25%	
Amount Financed	\$245,175	75%
Down Payment Amount	\$81,725	25%
Post Closing Credit	\$8,900	
Total Cash Investment	\$72,825	
Assumed Interest Rate (30/10 Interest Only) *	6.000%	
Debt Service (P&I) Monthly	\$1,226	
Debt Service (P&I) Yearly	\$14,711	
<b>***TALK TO YOUR RTR REP ABOUT OTHER FINANCING OPTIONS AVAILABLE***</b>		
Monthly Rent (GSI)	\$1,750	
Estimated Annual Property Tax	\$3,563	
Annual Utilities / HOA	\$360	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$831	
Vacancy Rate (% of GSI)	3%	
Maintenance Rate (% of GSI)	0%	
Property Mgmt Rate (% of GSI)	0%	
Gross Scheduled Income (GSI)	\$21,000	
Less Vacancy Amount	\$(630)	
Rent Credit	\$2,400	
Gross Operating Income (GOI)	\$22,770	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(3,563)	
Annual Utilities	\$(360)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(831)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(4,754)	

Net Operating Income	\$18,016
Less Debt Service	\$(14,711)
Cash Flow	\$3,305
Monthly Cash Flow	\$275
<b>Cash-On-Cash ROI from Rent income only-yr 1</b>	<b>4.54%</b>
<b>Cash-On-Cash ROI w/ Depreciation added-yr 1</b>	<b>9.53%</b>
<b>Cash-On-Cash ROI w/ Appreciation added-yr 1</b>	<b>27.48%</b>
<b>Cash-On-Cash ROI w/ Tenant paying down loan-yr 1</b>	<b>33.20%</b>
<b>*ROI for additional tax deductions not calculated as it varies for each individual</b>	
<b>Total Cash-On-Cash ROI projected in yr 10</b>	<b>353.25%</b>

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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 PPP**

**\*\*\*Rate is not locked until appraisal is received\*\*\***

Rates Quoted on 7/7/25



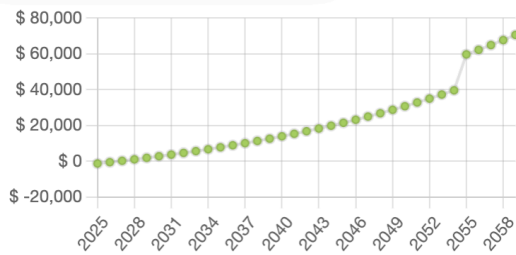
**This property qualifies for [Hemlane PM](#) which should potentially increase your cash flow even more**

Click below to Learn more about Hemlane

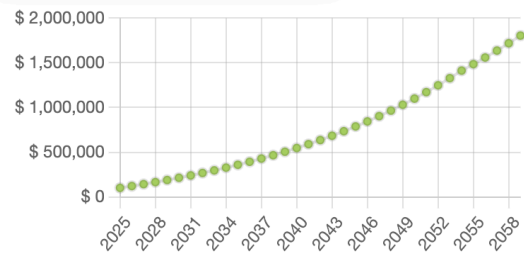


**Look beyond Year 1 with our Wealth Tracker!**

### Cashflow ?



### Equity ?



### 2029 - Year 5

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 1,860	Cashflow	\$ 1,169	Cashflow	1.43%
Appreciation	\$ 19,867	Appreciation	\$ 90,316	Appreciation	110.51%
Paydown	\$ 3,825	Paydown	\$ 17,029	Paydown	20.84%
	\$ 23,693		\$ 107,345		131.35%
Passive Depr. ?	\$ 558	Passive Depr.	\$ 922	Passive Depr.	1.13%
Active Depr. ?	\$ 3,008	Active Depr.	\$ 16,909	Active Depr.	20.69%
	\$ 3,566		\$ 17,831		21.82%
		Equity	\$ 189,070	Total ?	132.48%

### 2034 - Year 10

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 6,664	Cashflow	\$ 24,484	Cashflow	29.96%
Appreciation	\$ 25,356	Appreciation	\$ 205,586	Appreciation	251.56%
Paydown	\$ 5,160	Paydown	\$ 39,999	Paydown	48.94%
	\$ 30,516		\$ 245,584		300.50%
Passive Depr. ?	\$ 1,999	Passive Depr.	\$ 7,917	Passive Depr.	9.69%
Active Depr. ?	\$ 1,567	Active Depr.	\$ 27,745	Active Depr.	33.95%
	\$ 3,566		\$ 35,662		43.64%
		Equity	\$ 327,309	Total ?	310.19%



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

[Access The Wealth Tracker Today!](#)

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