



18% ROI New Build Turnkey SFR! \$421/month Cash Flow, \$44K total cash!

- \$600 Rent Credit Year 1
- \$5,300 Post Close Credit
 - 1 year free PM
- Interest Rate Buydown



Price: \$247,400



Location: Odenville, AL 35120



Type: *Single Family Residence*



Neighborhood Class: *A*



Rent: *\$1595*



Square Footage: *1376*



Bedrooms: *3*



Bathrooms: *2.0*



Year Built: *2025*



Rental Status: *vacant*

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Property Address: Odenville, AL	Financed	
Purchase Price	\$247,400	
Down Payment	20%	
Amount Financed	\$197,920	80%
Down Payment Amount	\$49,480	20%
Post Close Credit	\$5,300	
Total Cash Investment	\$44,180	
Interest Rate (30 Year / 10 Year Interest Only)*	6.000%	
Debt Service (P&I) Monthly	\$990	
Debt Service (P&I) Yearly	\$11,875	
Monthly Rent (GSI)	\$1,595	
Builder Rent Credit	\$600	
Estimated Annual Property Tax	\$1,512	
Annual Utilities / HOA	\$150	
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)	\$19,140	
Post Close Rent Credit	\$600	
Less Vacancy Amount	\$(574)	
Gross Operating Income (GOI)	\$19,166	
Annual Operating Expenses		
Property Management	\$0	
Estimated Annual Property Taxes	\$(1,512)	
Annual Utilities / HOA	\$(150)	
Annual Landscaping	\$0	
Estimated Annual Insurance Premium	\$(578)	
Repairs & Maintenance	\$0	
Total Operating Expenses	\$(2,240)	

Net Operating Income	\$16,926
Less Debt Service	\$(11,875)
Annual Cash Flow	\$5,051
Monthly Cash Flow	\$421
Cash-On-Cash ROI from Rent income only-yr 1	11.43%
Cap Rate	6.84%
Cash-On-Cash ROI w/ Depreciation added-yr 1	17.65%
Cash-On-Cash ROI w/ Appreciation added-yr 1	40.05%
Cash-On-Cash ROI w/ Tenant paying down loan-yr 1	47.67%
*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

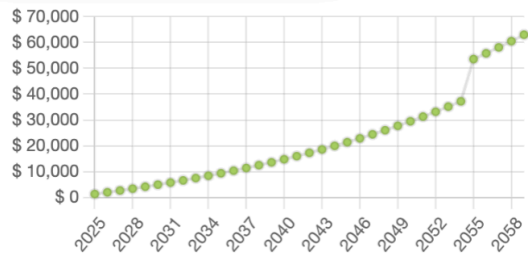
Rates are based on a DSCR 30IO, 780 FICO, \$300,000 purchase price, 80% LTV, and a 5 year PPP

Rates & incentives are accurate as of 7/14/25

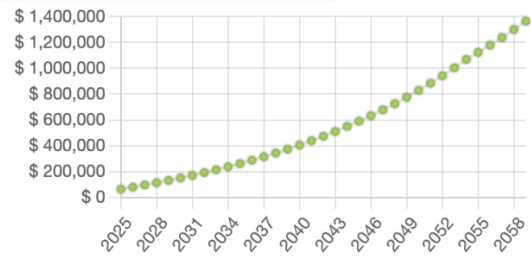


[Look beyond Year 1 with our Wealth Tracker!](#)

Cashflow ?



Equity ?



2029 - Year 5

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 4,126	Cashflow	\$ 13,404	Cashflow	27.09%
Appreciation	\$ 15,036	Appreciation	\$ 68,352	Appreciation	138.14%
Paydown	\$ 3,088	Paydown	\$ 13,747	Paydown	27.78%
	\$ 18,124		\$ 82,099		165.92%
Passive Depr. ?	\$ 1,238	Passive Depr.	\$ 4,021	Passive Depr.	8.13%
Active Depr. ?	\$ 1,461	Active Depr.	\$ 9,473	Active Depr.	19.15%
	\$ 2,699		\$ 13,495		27.27%
		Equity	\$ 131,579	Total ?	174.05%

2034 - Year 10

End of Year		Cumulative		Return ?	
Cashflow ?	\$ 8,378	Cashflow	\$ 46,449	Cashflow	93.87%
Appreciation	\$ 19,190	Appreciation	\$ 155,589	Appreciation	314.45%
Paydown	\$ 4,165	Paydown	\$ 32,289	Paydown	65.26%
	\$ 23,355		\$ 187,878		379.70%
Passive Depr. ?	\$ 2,514	Passive Depr.	\$ 13,935	Passive Depr.	28.16%
Active Depr. ?	\$ 185	Active Depr.	\$ 13,055	Active Depr.	26.38%
	\$ 2,699		\$ 26,989		54.55%
		Equity	\$ 237,358	Total ?	407.87%

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

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