

3307 Heartwood Pass, Aiken, SC 29803



Photo is of a similar, completed home by the builder.

Financials		
Purchase Price	\$	261,900.00
Down Payment	\$	52,380.00
1st LTV	80%	\$ 209,520.00
Mortgage Payment	6.125%	\$ 1,069.43
Property Taxes	\$	460.67
Insurance	\$	89.87
HOA Fees	\$	21.00
Property Management	\$	164.00
Other	\$	-
Total Monthly Expenses	\$	1,804.97
	Low	High
Rent Range	\$ 1,900.00	\$ 2,050.00
Other income	\$ 152.00	\$ 164.00
Monthly Cash Flow	\$	247.04 \$ 409.04

Annualized Returns		
Annual Cash Flow	\$ 4,908.42	9.4%
Annual Principal Reduction	\$ -	0.0%
Annual Tax Reduction (at 25% tax bracket)	\$ 1,901.39	3.6%
Annualized Appreciation (based on 5% appreciation)	\$ 12,283.11	23.5%
Total Return On Investment	\$ 19,092.92	36.5%

Financial Indicators	
Debt Coverage Ratio:	1.23
Annual Gross Rent Multiplier:	10.6
Capitalization Rate:	6.0%

Appreciation	Vacancy Loss	Rent increase	Cost to sell	Maintenance
5%	3%	3%	6%	5%

3 Bed / 2 Bath / 2 Car Garage New Construction SFR

Newly completed single-family home. Rents confirmed with local property manager. Features one-story ranch-style layout with open-concept living, wood-look LVP flooring in the main living area, granite countertops, kitchen island, pantry/laundry room, primary suite with spacious shower and linen closet, covered back patio, landscaped yard, and sprinkler system. Seller to pay \$4,200 to buy down the rate to 6.125%, provide 1 year of prepaid property management, and install blinds and refrigerator at this price prior to closing. Seller to provide 1 yr builder warranty.

Property Details	
Property type:	Single-family home
Square Footage:	1,550
Year Built:	2026

Annual Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Operating Income	24,600.00	25,338.00	26,098.14	26,881.08	27,687.52	28,518.14	29,373.69	30,254.90	31,162.54	32,097.42
(-) Vacancy/Maintenance	\$ -	\$ 2,027.04	\$ 2,087.85	\$ 2,150.49	\$ 2,215.00	\$ 2,281.45	\$ 2,349.89	\$ 2,420.39	\$ 2,493.00	\$ 2,567.79
(-) Expenses	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48	\$ 8,826.48
(-) Mortgage Payments	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10	\$ 12,833.10
Cash Flow	\$ 2,940.42	\$ 1,651.38	\$ 2,350.71	\$ 3,071.02	\$ 3,812.94	\$ 4,577.11	\$ 5,364.21	\$ 6,174.93	\$ 7,009.96	\$ 7,870.05
(+) Reduction of principal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Balance	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00	\$ 209,520.00
Market Value	\$ 261,900.00	\$ 274,183.11	\$ 287,042.30	\$ 300,504.58	\$ 314,598.25	\$ 329,352.90	\$ 344,799.56	\$ 360,970.65	\$ 377,900.18	\$ 395,623.70
(+) Appreciation	\$ 12,283.11	\$ 12,859.19	\$ 13,462.28	\$ 14,093.66	\$ 14,754.66	\$ 15,446.65	\$ 16,171.10	\$ 16,929.52	\$ 17,723.52	\$ 18,554.75
Cash on Cash Return	5.6%	3.2%	4.5%	5.9%	7.3%	8.7%	10.2%	11.8%	13.4%	15.0%

Future Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$ 52,380.00	\$ 64,663.11	\$ 77,522.30	\$ 90,984.58	\$ 105,078.25	\$ 119,832.90	\$ 135,279.56	\$ 151,450.65	\$ 168,380.18	\$ 186,103.70
(-) Sale Cost	\$ 15,714.00	\$ 16,450.99	\$ 17,222.54	\$ 18,030.27	\$ 18,875.89	\$ 19,761.17	\$ 20,687.97	\$ 21,658.24	\$ 22,674.01	\$ 23,737.42
Proceeds After Sale	\$ 36,666.00	\$ 48,212.12	\$ 60,299.76	\$ 72,954.31	\$ 86,202.35	\$ 100,071.73	\$ 114,591.58	\$ 129,792.42	\$ 145,706.17	\$ 162,366.27
(+) Cum. Cash Flow	\$ 2,940.42	\$ 4,591.80	\$ 6,942.51	\$ 10,013.53	\$ 13,826.46	\$ 18,403.57	\$ 23,767.78	\$ 29,942.71	\$ 36,952.67	\$ 44,822.72
(-) Initial Cash Invested	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00	\$ 52,380.00
Net Profit	\$ (12,773.58)	\$ 423.92	\$ 14,862.27	\$ 30,587.83	\$ 47,648.81	\$ 66,095.30	\$ 85,979.37	\$ 107,355.12	\$ 130,278.84	\$ 154,808.99
Return on Investment	-24.4%	0.8%	28.4%	58.4%	91.0%	126.2%	164.1%	205.0%	248.7%	295.5%

All financial information is deemed reliable but not guaranteed. Performance & projections are estimated and subject to change. The provider shall be held harmless if returns are not met. All Investments have risks and Investors are urged to perform their own due diligence. Cash flow amounts are estimated and are subject to change.