

409 Grove St, Perry, OK



Financials		
Purchase Price		\$ 244,900.00
Down Payment		\$ 48,980.00
1st LTV	80%	\$ 195,920.00
Mortgage Payment	6.125%	\$ 1,000.01
Property Taxes		\$ 189.80
Insurance		\$ 88.00
HOA Fees		\$ -
Property Management		\$ 145.20
Other		\$ -
Total Monthly Expenses		\$ 1,423.01
	Low	High
Rent Range	\$ 1,815.00	\$ 1,815.00
Other income	\$ 145.20	\$ 145.20
Monthly Cash Flow	\$ 537.19	\$ 537.19

Annualized Returns		
Annual Cash Flow	\$ 6,446.28	13.2%
Annual Principal Reduction	\$ 0.02	0.0%
Annual Tax Reduction (at 25% tax bracket)	\$ 1,777.97	3.6%
Annualized Appreciation (based on 5% appreciation)	\$ 11,485.81	23.5%
Total Return On Investment	\$ 19,710.08	40.2%

Financial Indicators	
Debt Coverage Ratio:	1.39
Annual Gross Rent Multiplier:	11.2
Capitalization Rate:	6.8%

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

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	21,780.00	22,433.40	23,106.40	23,799.59	24,513.58	25,248.99	26,006.46	26,786.65	27,590.25	28,417.96
(-) Vacancy/Maintenance	\$ -	\$ 1,794.67	\$ 1,848.51	\$ 1,903.97	\$ 1,961.09	\$ 2,019.92	\$ 2,080.52	\$ 2,142.93	\$ 2,207.22	\$ 2,273.44
(-) Expenses	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00	\$ 5,076.00
(-) Mortgage Payments	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12	\$ 12,000.12
Cash Flow	\$ 4,703.88	\$ 3,562.61	\$ 4,181.77	\$ 4,819.51	\$ 5,476.38	\$ 6,152.95	\$ 6,849.82	\$ 7,567.60	\$ 8,306.91	\$ 9,068.40
(+) Reduction of principal	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03
Loan Balance	\$ 195,919.98	\$ 195,919.96	\$ 195,919.94	\$ 195,919.91	\$ 195,919.89	\$ 195,919.86	\$ 195,919.83	\$ 195,919.80	\$ 195,919.77	\$ 195,919.73
Market Value	\$ 244,900.00	\$ 256,385.81	\$ 268,410.30	\$ 280,998.75	\$ 294,177.59	\$ 307,974.52	\$ 322,418.52	\$ 337,539.95	\$ 353,370.58	\$ 369,943.66
(+) Appreciation	\$ 11,485.81	\$ 12,024.49	\$ 12,588.44	\$ 13,178.84	\$ 13,796.93	\$ 14,444.00	\$ 15,121.43	\$ 15,830.62	\$ 16,573.08	\$ 17,350.36
Cash on Cash Return	9.6%	7.3%	8.5%	9.8%	11.2%	12.6%	14.0%	15.5%	17.0%	18.5%

Future Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$ 48,980.02	\$ 60,465.85	\$ 72,490.37	\$ 85,078.84	\$ 98,257.70	\$ 112,054.66	\$ 126,498.69	\$ 141,620.15	\$ 157,450.81	\$ 174,023.92
(-) Sale Cost	\$ 14,694.00	\$ 15,383.15	\$ 16,104.62	\$ 16,859.92	\$ 17,650.66	\$ 18,478.47	\$ 19,345.11	\$ 20,252.40	\$ 21,202.23	\$ 22,196.62
Proceeds After Sale	\$ 34,286.02	\$ 45,082.70	\$ 56,385.75	\$ 68,218.91	\$ 80,607.05	\$ 93,576.19	\$ 107,153.58	\$ 121,367.75	\$ 136,248.57	\$ 151,827.30
(+) Cum. Cash Flow	\$ 4,703.88	\$ 8,266.49	\$ 12,448.26	\$ 17,267.76	\$ 22,744.14	\$ 28,897.09	\$ 35,746.91	\$ 43,314.51	\$ 51,621.42	\$ 60,689.83
(-) Initial Cash Invested	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00	\$ 48,980.00
Net Profit	\$ (9,990.10)	\$ 4,369.19	\$ 19,854.01	\$ 36,506.67	\$ 54,371.19	\$ 73,493.28	\$ 93,920.49	\$ 115,702.27	\$ 138,890.00	\$ 163,537.13
Return on Investment	-20.4%	8.9%	40.5%	74.5%	111.0%	150.0%	191.8%	236.2%	283.6%	333.9%

4 Bed / 2 Bath New Construction Home

Currently leased at \$1,725/mo plus \$90/mo in pet rent. Home features LVP in main living areas and carpeted bedrooms, granite countertops, appliances, and fenced yard. Interior features LVP and granite countertops, appliances (tenant provided fridge) and window coverings. Seller to pay \$3,918 in closing costs to buy down the rate, 1 yr of prepaid property management fees.

Property Details	
Property type:	SFR
Square Footage:	1,701
Year Built:	2025

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.