

Property Location: Memphis, TN 38114		
Available Benefit (Used for Post Close Credit & Covering Year 1 Management)	\$7,300.00	
Purchase Price	\$204,000	
Bed	4	
Bath	2	
Garage	0	
Sq Ft	1,385	
Year Built	2025	
Loan		
Down Payment Percent	25%	
Loan Amount	\$153,000.00	
Down Payment	\$51,000.00	
Estimated Points for Rate (3% Sales Price)	\$6,120.00	
Estimated Closing Costs (3% Sales Price)	\$6,120.00	
Post Closing Credit	\$5,248.00	
Total Capital Needed	\$57,992.00	
Estimated Interest Rate	5.375%	
Loan Type	DSCR 30 Yr Fixed	
	Monthly	Yearly
Principal & Interest Payment	\$856.76	\$10,281.07
Assumptions		
Year 1 Potential Vacancy Rate	4%	
Year 1 Property Mgmt Rate (covered by Available Benefits, 10% starting year 2)	0%	
Year 1 Potential Maintenance Rate	0%	
Income & Expenses		
	Monthly	Yearly
Base Monthly Rent	\$1,710.00	\$20,520.00
Estimated Insurance Premium	\$69.06	\$828.68
Estimated Property Tax (1% Effective Rate)	\$170.00	\$2,040.00
Home Owners Association	\$0.00	\$0.00
Utilities	\$0.00	\$0.00
Landscaping	\$0.00	\$0.00
Gross Scheduled Income	\$1,710.00	\$20,520.00
Year 1 Vacancy	\$68.40	\$820.80
Year 1 Maintenance	\$0.00	\$0.00
Year 1 Property Management	\$0.00	\$0.00
Net Operating Income (NOI)	\$1,402.54	\$16,830.52
Principal & Interest Payment	\$856.76	\$10,281.07
Total Cash Flow	\$545.79	\$6,549.45
Leasing Status		
Lease Start Date	12/17/2025	
Lease End Date	12/16/2026	
Return on Investment		
Year 1 Cash-On-Cash	11.29%	
Year 1 Cap Rate	8.25%	
Year 1 ROI w/ Tax Offset	14.58%	
10 Year Appreciation Percentage for Market (per BestPlaces.net)	101.16%	
Yearly Appreciation Average Last 10 Years	7.24%	
Year 1 ROI with Avg Appreciation	40.05%	
Total Year 1 ROI w/ Loan Paydown	43.68%	
<p>The rate listed in this proforma is based on a quote from Premier Turnkey's recommended lender on the day this pro forma was created. It is based on the buyer having a FICO score of 780 or higher, putting 25% down, and an estimated purchase price of \$300,000. The rate is also based on the property having a DSCR ratio of 1.25 or higher and a Pre-Payment Penalty being utilized. Your rate may change based on market fluctuations or the above criteria not being met.</p> <p><i>If you'd like to have the most up to date information, please reach out to Premier Turnkey and/or their recommended lender directly.</i></p>		