

Pinewood Model - Pinewood Trace

Investment Property - Buy & Hold

819 Pinewood Ave, Hueytown, AL 35023

House · 3 Beds · 2 Baths · 1,400 Sq.Ft.

The "Pinewood model" is featured in phase 1 at our Pinewood Trace community and will be sold at CO.

\$ 265,000 Purchase Price · \$ 265,000 ARV

\$ 267,650 Cash Needed · \$ 1,347/mo Cash Flow · 6.1% Cap Rate · 6% COC

Prepared by:



**the peak
group**



Property Description

ADDRESS

819 Pinewood Ave
Hueytown, AL 35023

DESCRIPTION

| | |
|-----------------|-------------|
| Property Type: | House |
| Beds / Baths: | 3 BR / 2 BA |
| Square Footage: | 1,400 |
| Year Built: | 2024 |
| Parking: | Garage |



Purchase Analysis & Returns

PURCHASE & REHAB

| | | |
|---------------------------|----------|-------------------|
| Purchase Price: | | \$ 265,000 |
| Purchase Costs: | + | \$ 2,650 |
| Rehab Costs: | + | \$ 0 |
| Total Cash Needed: | = | \$ 267,650 |

| | |
|------------------------|------------|
| After Repair Value: | \$ 265,000 |
| ARV Per Square Foot: | \$ 189.3 |
| Price Per Square Foot: | \$ 189.3 |

RETURNS & RATIOS (Year 1)

| | |
|-----------------------------|-------------|
| Cap Rate (Purchase/Market): | 6.1% / 6.1% |
| Cash on Cash Return: | 6% |
| Return on Equity: | 5.9% |
| Return on Investment: | 3.4% |
| Internal Rate of Return: | 3.4% |
| Rent to Value: | 0.7% |
| Gross Rent Multiplier: | 12.44 |
| Equity Multiple: | 1.03 |
| Break Even Ratio: | 19.1% |

PURCHASE COSTS

| | |
|-----------------------------|-----------------|
| Total (1% of Price): | \$ 2,650 |
|-----------------------------|-----------------|

FINANCING (PURCHASE)

Cash Purchase

ASSUMPTIONS & PROJECTIONS

| | |
|----------------------|---------------------|
| Rehab Cost Overrun: | 10% |
| Vacancy Rate: | 5% |
| Appreciation: | 3% Per Year |
| Income Increase: | 3% Per Year |
| Expense Increase: | 3% Per Year |
| Selling Costs: | 4.5% of Sales Price |
| Depreciation Period: | 27.5 Years |
| Land Value: | \$ 55,000 |

REHAB COSTS

| | |
|------------------------|-------------|
| Rehab Costs: | \$ 0 |
| Cost Overrun (10%): | \$ 0 |
| Total: | \$ 0 |
| Total Per Square Foot: | \$ 0 |

Cash Flow (Year 1)

| | Monthly | Yearly |
|-----------------------------|-------------------|------------------|
| CASH FLOW | | |
| Gross Rent: | \$ 1,775 | \$ 21,300 |
| Vacancy (5%): | - \$ 89 | \$ 1,065 |
| Other Income: | + \$ 0 | \$ 0 |
| <hr/> | | |
| Operating Income: | = \$ 1,686 | \$ 20,235 |
| Operating Expenses (20.1%): | - \$ 339 | \$ 4,063 |
| <hr/> | | |
| Net Operating Income: | = \$ 1,347 | \$ 16,172 |
| Cash Flow: | = \$ 1,347 | \$ 16,172 |

| | Monthly | Yearly |
|---------------------|-------------|-------------|
| OTHER INCOME | | |
| Total: | \$ 0 | \$ 0 |

| | Monthly | Yearly |
|---------------------------|---------------|-----------------|
| OPERATING EXPENSES | | |
| Property Taxes: | \$ 231 | \$ 2,768 |
| Insurance: | \$ 88 | \$ 1,055 |
| Capital Expenditures: | \$ 0 | \$ 0 |
| HOA Fees: | \$ 20 | \$ 240 |
| Utilities: | \$ 0 | \$ 0 |
| Landscaping: | \$ 0 | \$ 0 |
| Accounting & Legal Fees: | \$ 0 | \$ 0 |
| <hr/> | | |
| Total: | \$ 339 | \$ 4,063 |

Buy & Hold Projections

| | APPRECIATION 3% Per Year | | INCOME INCREASE 3% Per Year | | EXPENSE INCREASES 3% Per Year | | SELLING COSTS 4.5% of Price | |
|--------------------------------------|-----------------------------|--------------------|--------------------------------|--------------------|----------------------------------|--------------------|--------------------------------|--|
| | Year 1 | Year 2 | Year 3 | Year 5 | Year 10 | Year 20 | Year 30 | |
| RENTAL INCOME | | | | | | | | |
| Gross Rent: | \$ 21,300 | \$ 21,939 | \$ 22,597 | \$ 23,973 | \$ 27,792 | \$ 37,350 | \$ 50,195 | |
| Vacancy: | - \$ 1,065 | - \$ 1,097 | - \$ 1,130 | - \$ 1,199 | - \$ 1,390 | - \$ 1,868 | - \$ 2,510 | |
| Vacancy Rate: | 5% | 5% | 5% | 5% | 5% | 5% | 5% | |
| Other Income: | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | |
| Operating Income: | = \$ 20,235 | = \$ 20,842 | = \$ 21,467 | = \$ 22,774 | = \$ 26,402 | = \$ 35,482 | = \$ 47,685 | |
| Income Increase: | 3% | 3% | 3% | 3% | 3% | 3% | 3% | |
| OPERATING EXPENSES | | | | | | | | |
| Property Taxes: | \$ 2,768 | \$ 2,851 | \$ 2,937 | \$ 3,115 | \$ 3,612 | \$ 4,854 | \$ 6,523 | |
| Insurance: | + \$ 1,055 | + \$ 1,087 | + \$ 1,119 | + \$ 1,187 | + \$ 1,377 | + \$ 1,850 | + \$ 2,486 | |
| Property Management: | N/A | N/A | + \$ 1,503 | + \$ 1,594 | + \$ 1,848 | + \$ 2,484 | + \$ 3,338 | |
| Maintenance: | N/A | + \$ 219 | + \$ 226 | + \$ 240 | + \$ 278 | + \$ 373 | + \$ 502 | |
| Capital Expenditures: | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | |
| HOA Fees: | + \$ 240 | + \$ 247 | + \$ 255 | + \$ 270 | + \$ 313 | + \$ 421 | + \$ 566 | |
| Utilities: | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | |
| Landscaping: | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | |
| Accounting & Legal Fees: | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | + \$ 0 | |
| Operating Expenses: | = \$ 4,063 | = \$ 4,404 | = \$ 6,040 | = \$ 6,406 | = \$ 7,428 | = \$ 9,982 | = \$ 13,415 | |
| Expense Increase: | 3% | 3% | 3% | 3% | 3% | 3% | 3% | |
| CASH FLOW | | | | | | | | |
| Operating Income: | \$ 20,235 | \$ 20,842 | \$ 21,467 | \$ 22,774 | \$ 26,402 | \$ 35,482 | \$ 47,685 | |
| Operating Expenses: | - \$ 4,063 | - \$ 4,404 | - \$ 6,040 | - \$ 6,406 | - \$ 7,428 | - \$ 9,982 | - \$ 13,415 | |
| Expense Ratio: | 20.1% | 21.1% | 28.1% | 28.1% | 28.1% | 28.1% | 28.1% | |
| Net Operating Income: | = \$ 16,172 | = \$ 16,438 | = \$ 15,427 | = \$ 16,368 | = \$ 18,974 | = \$ 25,500 | = \$ 34,270 | |
| Cash Flow: | = \$ 16,172 | = \$ 16,438 | = \$ 15,427 | = \$ 16,368 | = \$ 18,974 | = \$ 25,500 | = \$ 34,270 | |
| TAX BENEFITS & DEDUCTIONS | | | | | | | | |
| Operating Expenses: | \$ 4,063 | \$ 4,404 | \$ 6,040 | \$ 6,406 | \$ 7,428 | \$ 9,982 | \$ 13,415 | |
| Depreciation: | + \$ 7,733 | + \$ 7,733 | + \$ 7,733 | + \$ 7,733 | + \$ 7,733 | + \$ 7,733 | + \$ 0 | |
| Total Deductions: | = \$ 11,796 | = \$ 12,137 | = \$ 13,773 | = \$ 14,139 | = \$ 15,161 | = \$ 17,715 | = \$ 13,415 | |
| EQUITY ACCUMULATION | | | | | | | | |
| Property Value: | \$ 272,950 | \$ 281,139 | \$ 289,573 | \$ 307,208 | \$ 356,138 | \$ 478,619 | \$ 643,225 | |
| Appreciation: | 3% | 3% | 3% | 3% | 3% | 3% | 3% | |

| | Year 1 | Year 2 | Year 3 | Year 5 | Year 10 | Year 20 | Year 30 |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total Equity: | = \$ 272,950 | = \$ 281,139 | = \$ 289,573 | = \$ 307,208 | = \$ 356,138 | = \$ 478,619 | = \$ 643,225 |

SALE ANALYSIS

| | | | | | | | |
|-----------------------|-------------------|--------------------|--------------------|---------------------|---------------------|---------------------|-----------------------|
| Equity: | \$ 272,950 | \$ 281,139 | \$ 289,573 | \$ 307,208 | \$ 356,138 | \$ 478,619 | \$ 643,225 |
| Selling Costs (4.5%): | - \$ 12,283 | - \$ 12,651 | - \$ 13,031 | - \$ 13,824 | - \$ 16,026 | - \$ 21,538 | - \$ 28,945 |
| Sale Proceeds: | = \$ 260,667 | = \$ 268,488 | = \$ 276,542 | = \$ 293,384 | = \$ 340,112 | = \$ 457,081 | = \$ 614,280 |
| Cumulative Cash Flow: | + \$ 16,172 | + \$ 32,610 | + \$ 48,037 | + \$ 80,295 | + \$ 169,800 | + \$ 393,848 | + \$ 694,950 |
| Total Cash Invested: | - \$ 267,650 | - \$ 267,650 | - \$ 267,650 | - \$ 267,650 | - \$ 267,650 | - \$ 267,650 | - \$ 267,650 |
| Total Profit: | = \$ 9,189 | = \$ 33,448 | = \$ 56,929 | = \$ 106,029 | = \$ 242,262 | = \$ 583,279 | = \$ 1,041,580 |

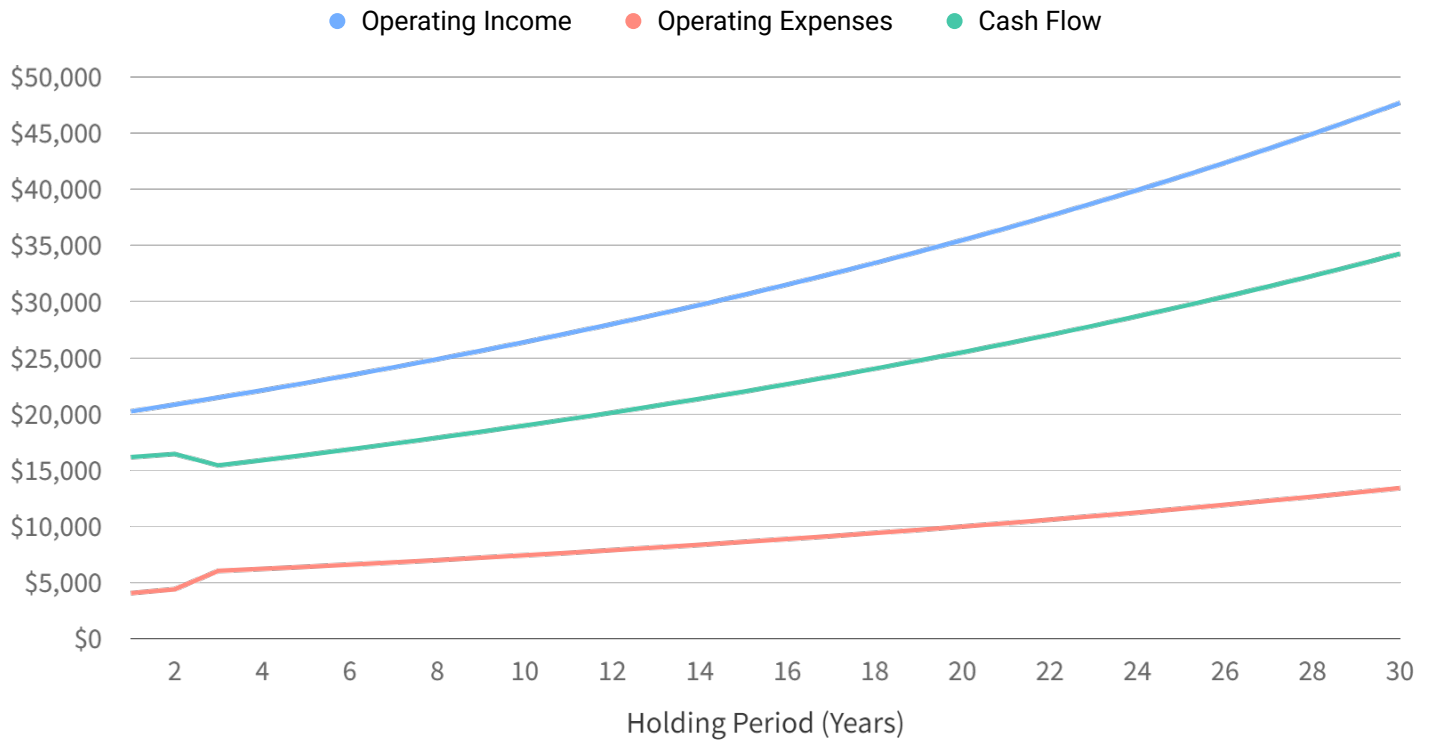
INVESTMENT RETURNS

| | | | | | | | |
|----------------------------|------|-------|-------|-------|-------|--------|--------|
| Cap Rate (Purchase Price): | 6.1% | 6.2% | 5.8% | 6.2% | 7.2% | 9.6% | 12.9% |
| Cap Rate (Market Value): | 5.9% | 5.8% | 5.3% | 5.3% | 5.3% | 5.3% | 5.3% |
| Cash on Cash Return: | 6% | 6.1% | 5.8% | 6.1% | 7.1% | 9.5% | 12.8% |
| Return on Equity: | 5.9% | 5.8% | 5.3% | 5.3% | 5.3% | 5.3% | 5.3% |
| Return on Investment: | 3.4% | 12.5% | 21.3% | 39.6% | 90.5% | 217.9% | 389.2% |
| Internal Rate of Return: | 3.4% | 6.2% | 7% | 7.7% | 8.1% | 8.4% | 8.4% |

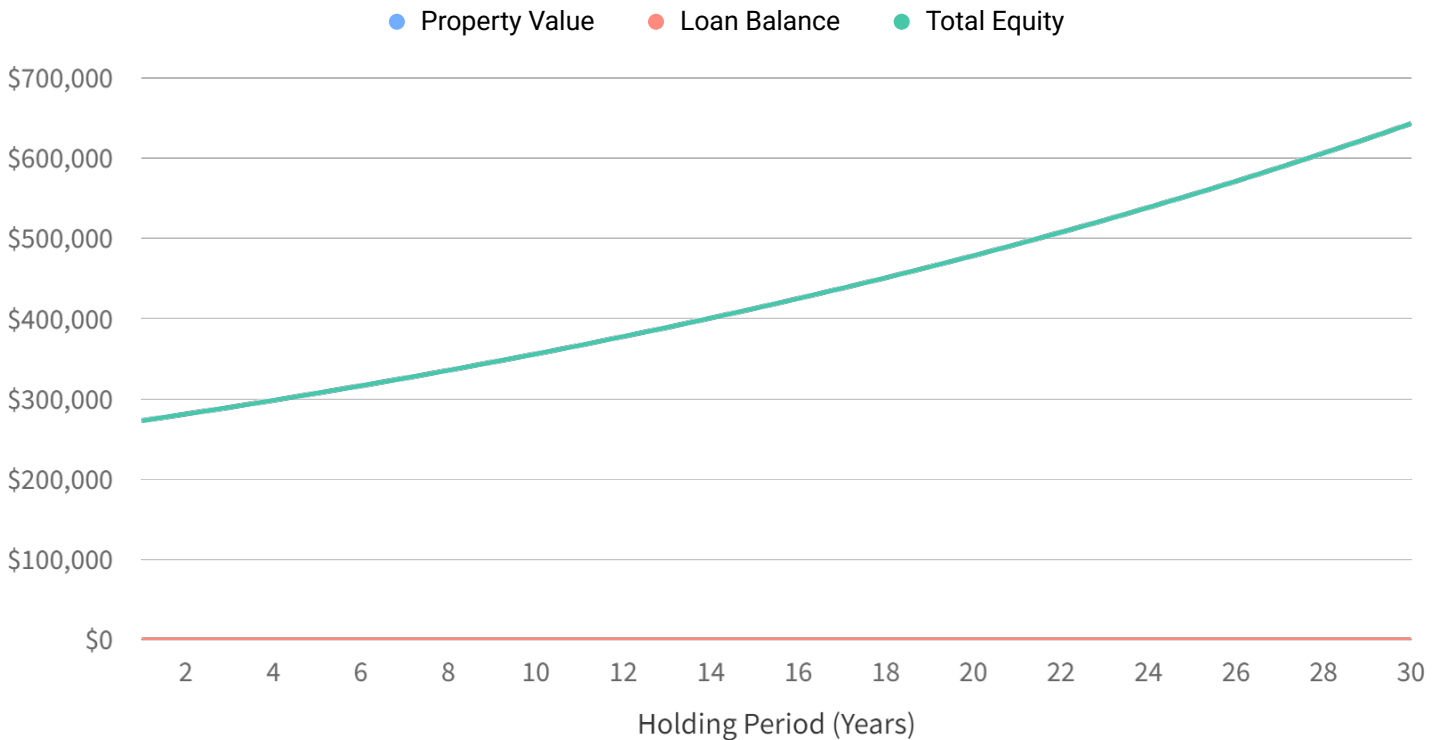
FINANCIAL RATIOS

| | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|-------|
| Rent to Value: | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% |
| Gross Rent Multiplier: | 12.81 | 12.81 | 12.81 | 12.81 | 12.81 | 12.81 | 12.81 |
| Equity Multiple: | 1.03 | 1.12 | 1.21 | 1.4 | 1.91 | 3.18 | 4.89 |
| Break Even Ratio: | 19.1% | 20.1% | 26.7% | 26.7% | 26.7% | 26.7% | 26.7% |

Cash Flow Over Time



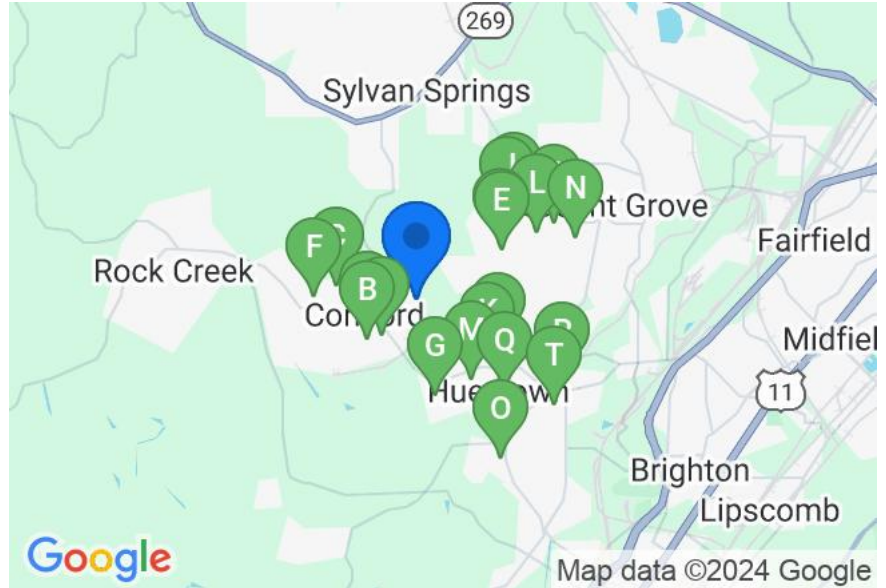
Equity Over Time



Recent Comparable Sales

Average Sale Price
\$ 208,400 (\$ 146/sq.ft.)
 \$ 137,000 - \$ 289,000
 \$ 107/sq.ft. - \$ 190/sq.ft.

Estimated Property ARV Based on
 Average Price/Sq.Ft.
\$ 204,900



| Property | Distance | Similarity | Type | Beds | Baths | Sq.Ft. | Sale Price | Sale Date |
|--|----------|------------|---------------------|------|-------|--------|--------------------------------|----------------------------|
| ● 819 Pinewood Ave Hueytown, AL 35023 | 0 mi | 100% | House Built 2024 | 3 | 2 | 1,400 | - | - |
| A 1546 Arcade Ter Bessemer, AL 35023 | 0.85 mi | 97.6% | House Built 1996 | 3 | 2 | 1,323 | \$ 235,000 \$ 177.63/sq.ft. | 09/05/2024 82 Days Ago |
| B 253 Masters Rd Bessemer, AL 35023 | 0.93 mi | 97.3% | House Built 1967 | 3 | 2 | 1,510 | \$ 200,000 \$ 132.45/sq.ft. | 11/23/2024 3 Days Ago |
| C 6459 William Dr Bessemer, AL 35023 | 1.2 mi | 97.0% | House Built 2014 | 3 | 2 | 1,472 | \$ 249,900 \$ 169.77/sq.ft. | 08/22/2024 96 Days Ago |
| D 204 Masters Rd Concord, AL 35023 | 0.73 mi | 96.9% | House Built 2022 | 3 | 2 | 1,599 | \$ 265,000 \$ 165.73/sq.ft. | 11/26/2024 Today |
| E 1234 11th Way Pleasant Grove, AL 35127 | 1.47 mi | 96.8% | House Built 2022 | 3 | 2 | 1,444 | \$ 260,000 \$ 180.06/sq.ft. | 09/10/2024 77 Days Ago |
| F 6051 Willow Cir Bessemer, AL 35023 | 1.51 mi | 96.7% | House Built 1955 | 3 | 2 | 1,350 | \$ 167,900 \$ 124.37/sq.ft. | 11/26/2024 Today |
| G 212 Florence St Hueytown, AL 35023 | 1.44 mi | 96.2% | House Built 1973 | 3 | 2 | 1,518 | \$ 229,900 \$ 151.45/sq.ft. | 06/27/2024 152 Days Ago |
| H 1233 11th Pl Pleasant Grove, AL 35127 | 1.47 mi | 96.2% | House Built 2024 | 3 | 2 | 1,521 | \$ 289,000 \$ 190.01/sq.ft. | 11/26/2024 Today |
| I 2094 Cherry Ave Hueytown, AL 35023 | 1.44 mi | 96.0% | House Built 1940 | 3 | 2 | 1,265 | \$ 160,000 \$ 126.48/sq.ft. | 08/29/2024 89 Days Ago |
| J 810 12th Ter Pleasant Grove, AL 35127 | 1.85 mi | 95.9% | House Built 1976 | 3 | 2 | 1,334 | \$ 213,400 \$ 159.97/sq.ft. | 11/26/2024 Today |

| | Property | Distance | Similarity | Type | Beds | Baths | Sq.Ft. | Sale Price | Sale Date |
|---|--|----------|------------|---------------------|------|-------|--------|--------------------------------|----------------------------|
| K | 119 Wheeler Dr Hueytown, AL 35023 | 1.4 mi | 95.5% | House Built 1950 | 3 | 2 | 1,215 | \$ 137,000 \$ 112.76/sq.ft. | 11/04/2024 22 Days Ago |
| L | 1055 10th St Pleasant Grove, AL 35127 | 2.05 mi | 95.5% | House Built 1964 | 3 | 2 | 1,326 | \$ 210,000 \$ 158.37/sq.ft. | 11/13/2024 13 Days Ago |
| M | 156 Midway Dr Hueytown, AL 35023 | 1.43 mi | 95.2% | House Built 1972 | 3 | 2 | 1,648 | \$ 224,900 \$ 136.47/sq.ft. | 11/26/2024 Today |
| N | 733 10th Way Pleasant Grove, AL 35127 | 2.53 mi | 95.1% | House Built 1979 | 3 | 2 | 1,386 | \$ 199,000 \$ 143.58/sq.ft. | 06/10/2024 169 Days Ago |
| O | 101 Walker Ave Hueytown, AL 35023 | 2.66 mi | 95.1% | House Built 1950 | 3 | 2 | 1,400 | \$ 150,000 \$ 107.14/sq.ft. | 11/26/2024 Today |
| P | 945 9th St Pleasant Grove, AL 35127 | 2.34 mi | 95.0% | House Built 1994 | 3 | 2 | 1,336 | \$ 249,900 \$ 187.05/sq.ft. | 11/26/2024 Today |
| Q | 132 Sunset Dr Hueytown, AL 35023 | 1.89 mi | 94.8% | House Built 1950 | 3 | 2 | 1,232 | \$ 147,550 \$ 119.76/sq.ft. | 11/26/2024 Today |
| R | 115 Knight Ave Hueytown, AL 35023 | 2.47 mi | 94.8% | House Built 1940 | 3 | 2 | 1,468 | \$ 199,000 \$ 135.56/sq.ft. | 11/26/2024 Today |
| S | 1202 8th St Pleasant Grove, AL 35127 | 1.96 mi | 94.6% | House Built 1976 | 3 | 2 | 1,594 | \$ 199,900 \$ 125.41/sq.ft. | 10/08/2024 49 Days Ago |
| T | 136 Crystal Ave Hueytown, AL 35023 | 2.57 mi | 94.6% | House Built 1950 | 3 | 2 | 1,458 | \$ 179,900 \$ 123.39/sq.ft. | 08/09/2024 109 Days Ago |

Recent Comparable Rental Listings

Average Listed Rent

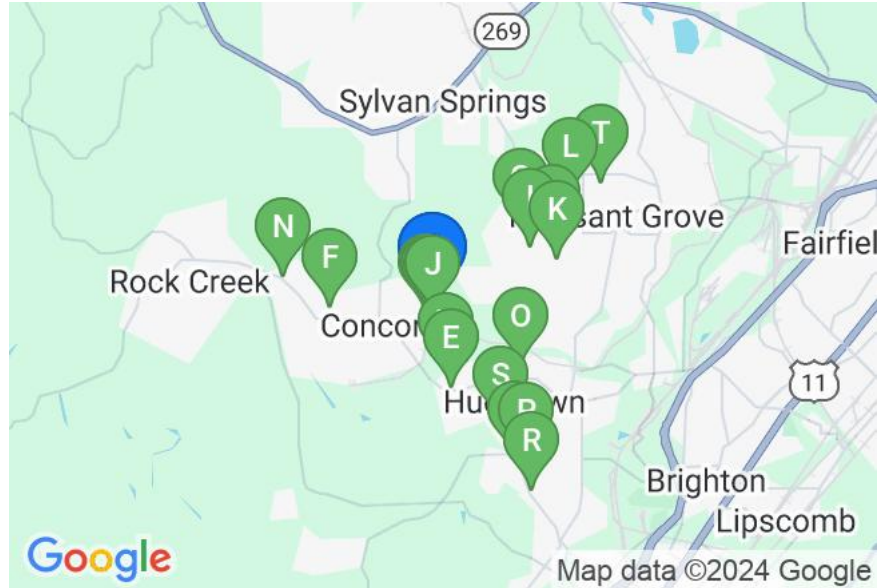
\$ 1,500 (\$ 1.06/sq.ft.)

\$ 995 - \$ 1,775

\$ 0.69/sq.ft. - \$ 1.27/sq.ft.

Estimated Property Rent Based on
Average Rent/Sq.Ft.

\$ 1,480



| Property | Distance | Similarity | Type | Beds | Baths | Sq.Ft. | Listed Rent | Last Seen |
|--|----------|------------|---------------------|------|-------|--------|----------------------------|----------------------------|
| J 819 Pinewood Ave Hueytown, AL 35023 | 0 mi | 100% | House Built 2024 | 3 | 2 | 1,400 | - | - |
| A 5804 Mcgee Way Hueytown, AL 35023 | 0.05 mi | 99.9% | House | 3 | 2 | 1,400 | \$ 1,775 \$ 1.27/sq.ft. | 11/26/2024 Today |
| B 5808 Mcgee Way Hueytown, AL 35023 | 0.06 mi | 99.9% | House | 3 | 2 | 1,400 | \$ 1,775 \$ 1.27/sq.ft. | 11/26/2024 Today |
| C 5812 Mcgee Way Hueytown, AL 35023 | 0.08 mi | 99.9% | House | 3 | 2 | 1,400 | \$ 1,775 \$ 1.27/sq.ft. | 11/26/2024 Today |
| D 5816 Mcgee Way Hueytown, AL 35023 | 0.09 mi | 99.9% | House | 3 | 2 | 1,400 | \$ 1,775 \$ 1.27/sq.ft. | 11/26/2024 Today |
| E 109 Mckee St Bessemer, AL 35023 | 1.17 mi | 97.2% | House | 3 | 2 | 1,463 | \$ 1,200 \$ 0.82/sq.ft. | 08/08/2024 110 Days Ago |
| F 6051 Willow Cir Bessemer, AL 35023 | 1.51 mi | 97.1% | House Built 1955 | 3 | 2 | 1,365 | \$ 1,350 \$ 0.99/sq.ft. | 11/26/2024 Today |
| G 813 13th Ave Pleasant Grove, AL 35127 | 1.82 mi | 96.9% | House Built 1979 | 3 | 2 | 1,414 | \$ 1,540 \$ 1.09/sq.ft. | 03/24/2024 247 Days Ago |
| H 123 Pinecrest Rd Bessemer, AL 35023 | 0.93 mi | 96.8% | House | 3 | 2 | 1,300 | \$ 1,350 \$ 1.04/sq.ft. | 03/30/2024 241 Days Ago |
| I 1205 10th Way Pleasant Grove, AL 35127 | 1.73 mi | 96.7% | House | 3 | 2 | 1,361 | \$ 1,675 \$ 1.23/sq.ft. | 09/30/2024 57 Days Ago |
| J 5800 Mcgee Way Hueytown, AL 35023 | 0.05 mi | 96.0% | House | 3 | 2 | 1,680 | \$ 1,775 \$ 1.06/sq.ft. | 11/23/2024 3 Days Ago |

| | Property | Distance | Similarity | Type | Beds | Baths | Sq.Ft. | Listed Rent | Last Seen |
|---|--|----------|------------|---------------------|------|-------|--------|----------------------------|----------------------------|
| K | 1133 10th Ct Pleasant Grove, AL 35127 | 2.01 mi | 95.9% | House | 3 | 2 | 1,462 | \$ 1,585 \$ 1.08/sq.ft. | 11/26/2024 Today |
| L | 533 9th Ter Pleasant Grove, AL 35127 | 2.66 mi | 95.8% | House | 3 | 2 | 1,410 | \$ 1,445 \$ 1.02/sq.ft. | 11/23/2024 3 Days Ago |
| M | 1055 10th St Pleasant Grove, AL 35127 | 2.05 mi | 95.6% | House | 3 | 2 | 1,326 | \$ 1,595 \$ 1.20/sq.ft. | 11/26/2024 Today |
| N | 1034 Justice Dr Bessemer, AL 35023 | 2.27 mi | 95.6% | House | 3 | 2 | 1,456 | \$ 1,225 \$ 0.84/sq.ft. | 07/09/2024 140 Days Ago |
| O | 111 E Crest Rd Bessemer, AL 35023 | 1.55 mi | 95.5% | House | 3 | 2 | 1,533 | \$ 1,425 \$ 0.93/sq.ft. | 06/26/2024 153 Days Ago |
| P | 163 20th St Bessemer, AL 35023 | 2.63 mi | 95.5% | House Built 1953 | 3 | 2 | 1,428 | \$ 1,325 \$ 0.93/sq.ft. | 09/21/2024 66 Days Ago |
| Q | 1265 Hueytown Rd Bessemer, AL 35023 | 2.52 mi | 95.5% | House | 3 | 2 | 1,440 | \$ 995 \$ 0.69/sq.ft. | 11/26/2024 Today |
| R | 109 Loch Ness Ln Bessemer, AL 35023 | 3.05 mi | 95.4% | House | 3 | 2 | 1,400 | \$ 1,695 \$ 1.21/sq.ft. | 11/26/2024 Today |
| S | 123 Vail Ave Bessemer, AL 35023 | 1.98 mi | 95.0% | House | 3 | 2 | 1,526 | \$ 1,225 \$ 0.80/sq.ft. | 09/22/2024 65 Days Ago |
| T | 445 7th Ave Pleasant Grove, AL 35127 | 3.15 mi | 94.8% | House | 3 | 2 | 1,380 | \$ 1,540 \$ 1.12/sq.ft. | 03/27/2024 244 Days Ago |

Property Photos



Additional Information

All information to be verified by independent study and cannot be guaranteed. Although best efforts are made to be accurate in the assessment of future rents, interest rates, vacancy, expenses, and other details noted in this proforma, all is to be independently verified by the investor. It is also essential to understand the square footage noted cannot be guaranteed but in the event of purchase, floorplans will become a part of the contract and discussed with your agent.

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