

177 Magnolia St

Investment Property - Buy & Hold

177 Magnolia St, Rossville, GA 30741
House · 3 Beds · 2 Baths · 1,350 Sq.Ft.

\$ 300,000 Purchase Price · \$ 300,000 ARV
\$ 75,000 Cash Needed · \$ 431/mo Cash Flow · 7.1% Cap Rate · 6.9% COC



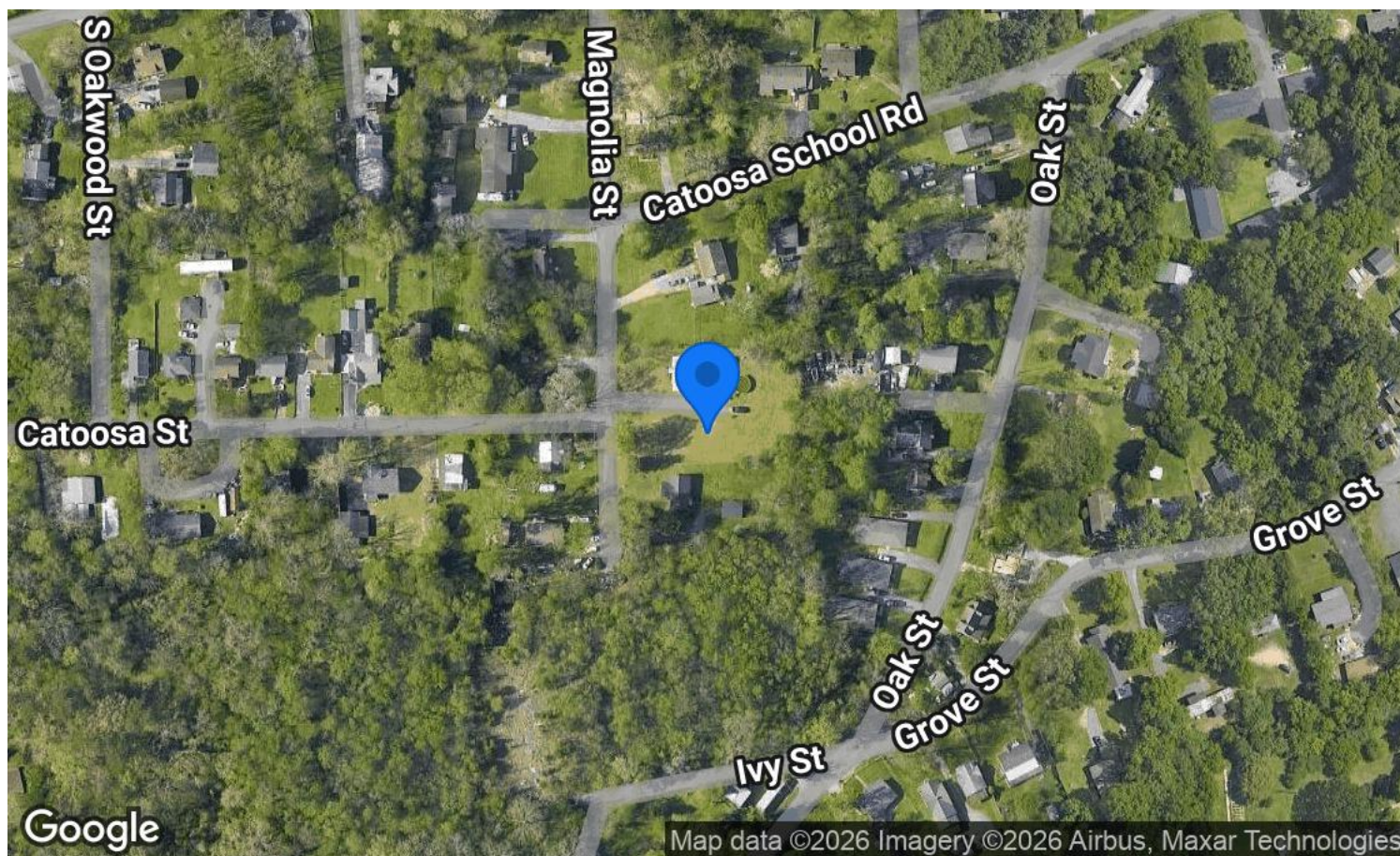
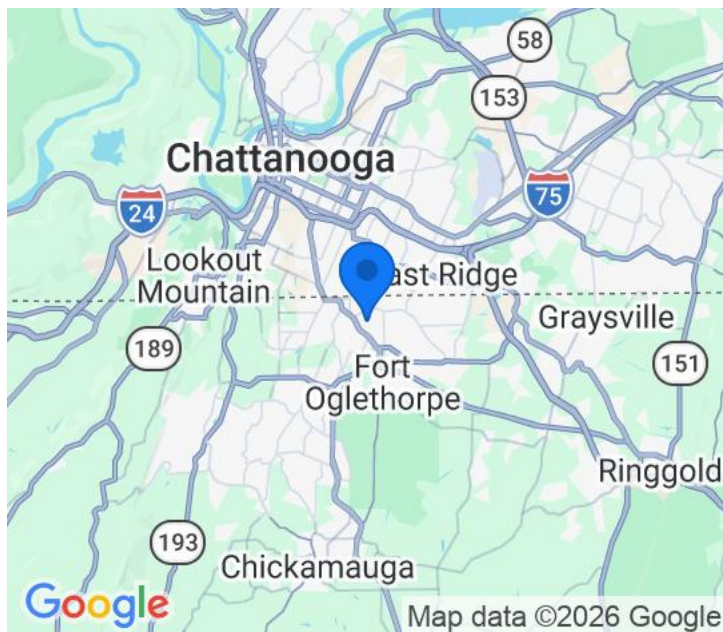
Property Description

ADDRESS

177 Magnolia St
Rossville, GA 30741

DESCRIPTION

Property Type:	House
Beds / Baths:	3 BR / 2 BA
Square Footage:	1,350
Year Built:	2025
Lot Size:	17,424 sq.ft.
MLS Number:	1519950



Purchase Analysis & Returns

PURCHASE & REHAB

Purchase Price:		\$ 300,000
Amount Financed:	-	\$ 225,000
Down Payment:	=	\$ 75,000
Purchase Costs:	+	\$ 0
Rehab Costs:	+	\$ 0
Total Cash Needed:	=	\$ 75,000
After Repair Value:		\$ 300,000
ARV Per Square Foot:		\$ 222.2
Price Per Square Foot:		\$ 222.2

RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7.1% / 7.1%
Cash on Cash Return:	6.9%
Return on Equity:	6%
Return on Investment:	-2.1%
Internal Rate of Return:	-2.1%
Rent to Value:	0.9%
Gross Rent Multiplier:	9.26
Equity Multiple:	0.98
Break Even Ratio:	79.1%
Debt Coverage Ratio:	1.32
Debt Yield:	9.5%

PURCHASE COSTS

Total (0% of Price):	\$ 0
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FINANCING (PURCHASE)

Loan Type:	Amortizing, 30 Year
Interest Rate:	6%
Financing Of:	Price (75%)
Loan Amount:	\$ 225,000
LTC / LTV:	75% / 75%
Loan Payment:	\$ 1,349 Per Month
	\$ 16,188 Per Year

ASSUMPTIONS & PROJECTIONS

Rehab Cost Overrun:	0%
Vacancy Rate:	5%
Appreciation:	3% Per Year
Income Increase:	2% Per Year
Expense Increase:	2% Per Year
Selling Costs:	6% of Sales Price
Depreciation Period:	27.5 Years
Land Value:	\$ 6,990

REHAB COSTS

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

Cash Flow (Year 1)

		Monthly	Yearly
CASH FLOW			
Gross Rent:		\$ 2,700	\$ 32,400
Vacancy (5%):	-	\$ 135	\$ 1,620
Other Income:	+	\$ 0	\$ 0
Operating Income:	=	\$ 2,565	\$ 30,780
Operating Expenses (30.6%):	-	\$ 785	\$ 9,426
Net Operating Income:	=	\$ 1,780	\$ 21,354
Loan Payments:	-	\$ 1,349	\$ 16,188
Cash Flow:	=	\$ 431	\$ 5,166

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

		Monthly	Yearly
OPERATING EXPENSES			
Property Taxes:		\$ 100	\$ 1,200
Insurance:		\$ 92	\$ 1,100
Property Management:		\$ 308	\$ 3,694
Maintenance:		\$ 81	\$ 972
Capital Expenditures:		\$ 0	\$ 0
HOA Fees:		\$ 0	\$ 0
Utilities:		\$ 180	\$ 2,160
Landscaping:		\$ 25	\$ 300
Accounting & Legal Fees:		\$ 0	\$ 0
Total:		\$ 785	\$ 9,426

Buy & Hold Projections

	APPRECIATION 3% Per Year		INCOME INCREASE 2% Per Year		EXPENSE INCREASES 2% Per Year		SELLING COSTS 6% of Price	
	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30	
RENTAL INCOME								
Gross Rent:	\$ 32,400	\$ 33,048	\$ 33,709	\$ 35,071	\$ 38,721	\$ 47,201	\$ 57,537	
Vacancy:	- \$ 1,620	- \$ 1,652	- \$ 1,685	- \$ 1,754	- \$ 1,936	- \$ 2,360	- \$ 2,877	
Vacancy Rate:	5%	5%	5%	5%	5%	5%	5%	
Other Income:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
Operating Income:	= \$ 30,780	= \$ 31,396	= \$ 32,024	= \$ 33,317	= \$ 36,785	= \$ 44,841	= \$ 54,660	
Income Increase:	2%	2%	2%	2%	2%	2%	2%	
OPERATING EXPENSES								
Property Taxes:	\$ 1,200	\$ 1,224	\$ 1,248	\$ 1,299	\$ 1,434	\$ 1,748	\$ 2,131	
Insurance:	+ \$ 1,100	+ \$ 1,122	+ \$ 1,144	+ \$ 1,191	+ \$ 1,315	+ \$ 1,602	+ \$ 1,953	
Property Management:	+ \$ 3,694	+ \$ 3,767	+ \$ 3,843	+ \$ 3,998	+ \$ 4,414	+ \$ 5,381	+ \$ 6,559	
Maintenance:	+ \$ 972	+ \$ 991	+ \$ 1,011	+ \$ 1,052	+ \$ 1,162	+ \$ 1,416	+ \$ 1,726	
Capital Expenditures:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
HOA Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
Utilities:	+ \$ 2,160	+ \$ 2,203	+ \$ 2,247	+ \$ 2,338	+ \$ 2,581	+ \$ 3,147	+ \$ 3,836	
Landscaping:	+ \$ 300	+ \$ 306	+ \$ 312	+ \$ 325	+ \$ 359	+ \$ 437	+ \$ 533	
Accounting & Legal Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
Operating Expenses:	= \$ 9,426	= \$ 9,613	= \$ 9,805	= \$ 10,203	= \$ 11,265	= \$ 13,731	= \$ 16,738	
Expense Increase:	2%	2%	2%	2%	2%	2%	2%	
CASH FLOW								
Operating Income:	\$ 30,780	\$ 31,396	\$ 32,024	\$ 33,317	\$ 36,785	\$ 44,841	\$ 54,660	
Operating Expenses:	- \$ 9,426	- \$ 9,613	- \$ 9,805	- \$ 10,203	- \$ 11,265	- \$ 13,731	- \$ 16,738	
Expense Ratio:	30.6%	30.6%	30.6%	30.6%	30.6%	30.6%	30.6%	
Net Operating Income:	= \$ 21,354	= \$ 21,783	= \$ 22,219	= \$ 23,114	= \$ 25,520	= \$ 31,110	= \$ 37,922	
Loan Payments:	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	
Cash Flow:	= \$ 5,166	= \$ 5,595	= \$ 6,031	= \$ 6,926	= \$ 9,332	= \$ 14,922	= \$ 21,734	
TAX BENEFITS & DEDUCTIONS								
Operating Expenses:	\$ 9,426	\$ 9,613	\$ 9,805	\$ 10,203	\$ 11,265	\$ 13,731	\$ 16,738	
Loan Interest:	+ \$ 13,425	+ \$ 13,254	+ \$ 13,073	+ \$ 12,677	+ \$ 11,453	+ \$ 7,573	+ \$ 514	
Depreciation:	+ \$ 10,655	+ \$ 10,655	+ \$ 10,655	+ \$ 10,655	+ \$ 10,655	+ \$ 10,655	+ \$ 0	
Total Deductions:	= \$ 33,506	= \$ 33,522	= \$ 33,533	= \$ 33,535	= \$ 33,373	= \$ 31,959	= \$ 17,252	
EQUITY ACCUMULATION								

	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Property Value:	\$ 309,000	\$ 318,270	\$ 327,818	\$ 347,782	\$ 403,175	\$ 541,833	\$ 728,179
Appreciation:	3%	3%	3%	3%	3%	3%	3%
Loan Balance:	- \$ 222,237	- \$ 219,304	- \$ 216,189	- \$ 209,372	- \$ 188,293	- \$ 121,508	- \$ 0
LTV Ratio:	71.9%	68.9%	65.9%	60.2%	46.7%	22.4%	-
Total Equity:	= \$ 86,763	= \$ 98,966	= \$ 111,629	= \$ 138,410	= \$ 214,882	= \$ 420,325	= \$ 728,179

SALE ANALYSIS

Equity:	\$ 86,763	\$ 98,966	\$ 111,629	\$ 138,410	\$ 214,882	\$ 420,325	\$ 728,179
Selling Costs (6%):	- \$ 18,540	- \$ 19,096	- \$ 19,669	- \$ 20,867	- \$ 24,191	- \$ 32,510	- \$ 43,691
Blue Proceeds:	= \$ 68,223	= \$ 79,870	= \$ 91,960	= \$ 117,543	= \$ 190,692	= \$ 387,815	= \$ 684,488
Cumulative Cash Flow:	+ \$ 5,166	+ \$ 10,761	+ \$ 16,792	+ \$ 30,193	+ \$ 71,946	+ \$ 195,098	+ \$ 380,668
Total Cash Invested:	- \$ 75,000	- \$ 75,000	- \$ 75,000	- \$ 75,000	- \$ 75,000	- \$ 75,000	- \$ 75,000
Total Profit:	= -\$ 1,611	= \$ 15,631	= \$ 33,752	= \$ 72,736	= \$ 187,638	= \$ 507,913	= \$ 990,156

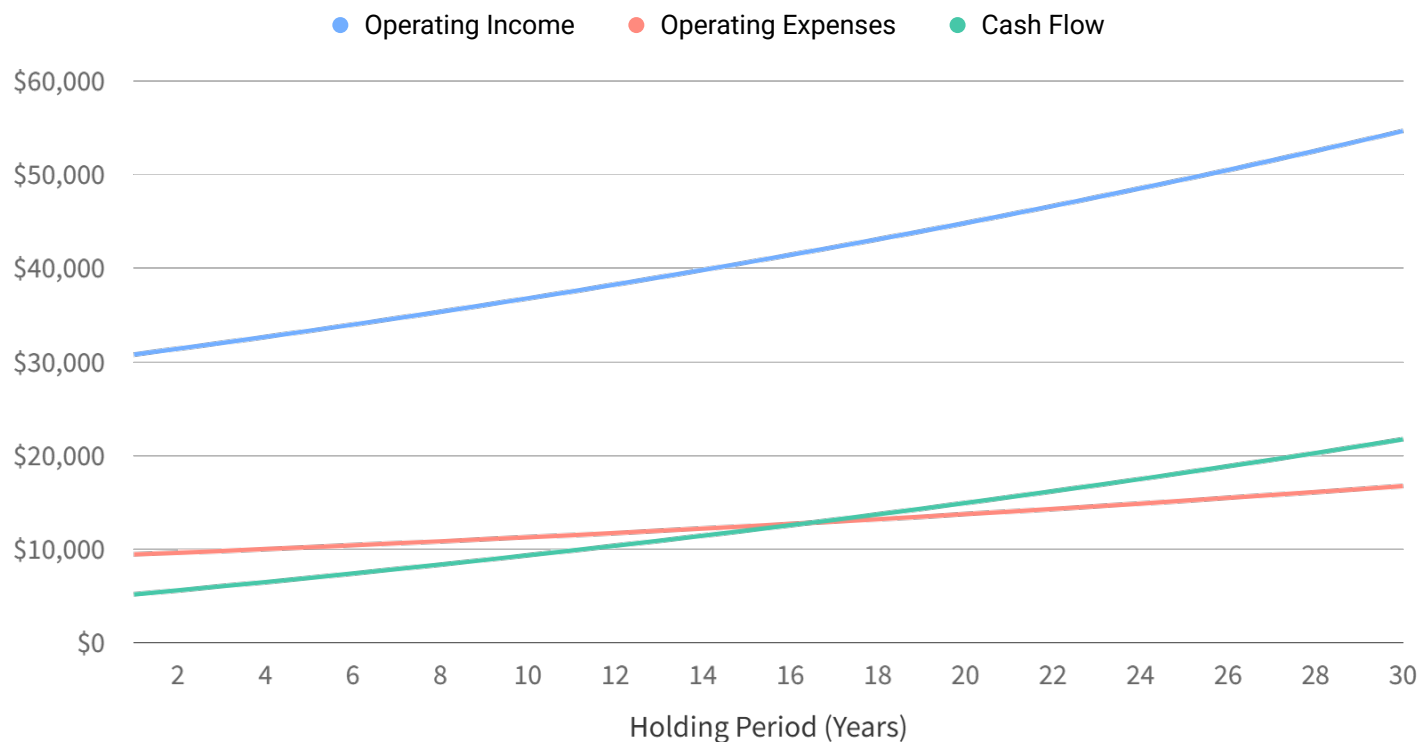
INVESTMENT RETURNS

Cap Rate (Purchase Price):	7.1%	7.3%	7.4%	7.7%	8.5%	10.4%	12.6%
Cap Rate (Market Value):	6.9%	6.8%	6.8%	6.6%	6.3%	5.7%	5.2%
Cash on Cash Return:	6.9%	7.5%	8%	9.2%	12.4%	19.9%	29%
Return on Equity:	6%	5.7%	5.4%	5%	4.3%	3.6%	3%
Return on Investment:	-2.1%	20.8%	45%	97%	250.2%	677.2%	1,320.2%
Internal Rate of Return:	-2.1%	10.2%	14%	16.1%	16.1%	14.6%	13.6%

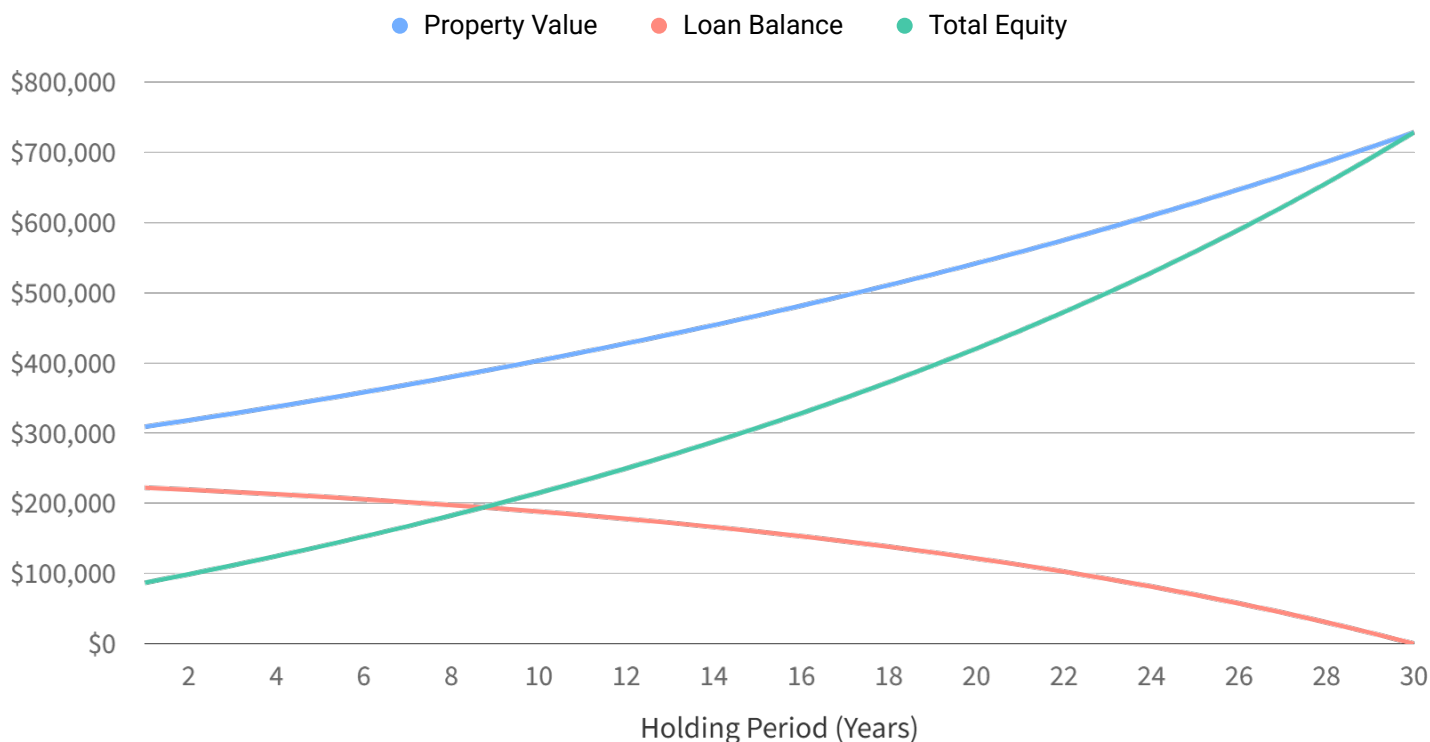
FINANCIAL RATIOS

Rent to Value:	0.9%	0.9%	0.9%	0.8%	0.8%	0.7%	0.7%
Gross Rent Multiplier:	9.54	9.63	9.72	9.92	10.41	11.48	12.66
Equity Multiple:	0.98	1.21	1.45	1.97	3.5	7.77	14.2
Break Even Ratio:	79.1%	78.1%	77.1%	75.3%	70.9%	63.4%	57.2%
Debt Coverage Ratio:	1.32	1.35	1.37	1.43	1.58	1.92	2.34
Debt Yield:	9.6%	9.9%	10.3%	11%	13.6%	25.6%	-

Cash Flow Over Time



Equity Over Time



Recent Comparable Sales

Average Sale Price

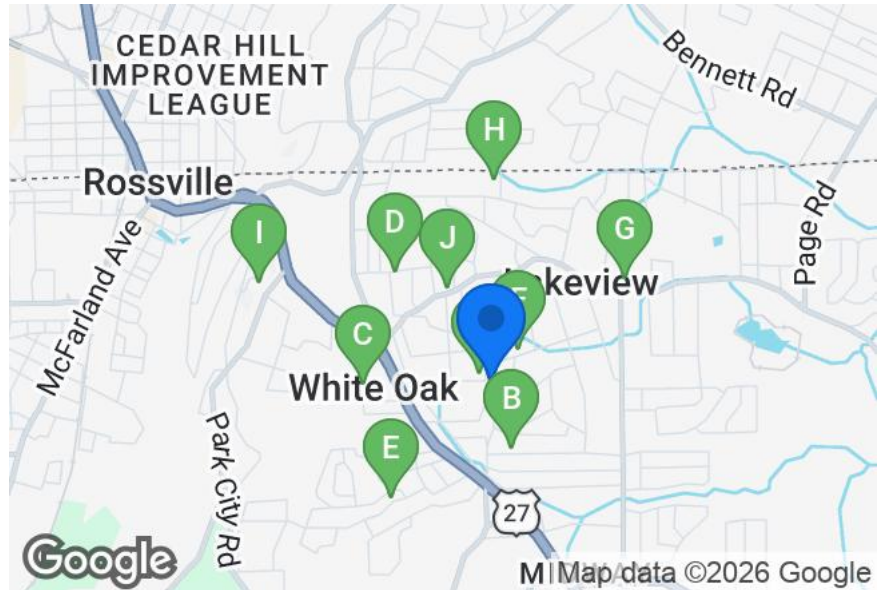
\$ 242,900 (\$ 182/sq.ft.)

\$ 95,000 - \$ 300,000

\$ 69/sq.ft. - \$ 230/sq.ft.

Estimated Property ARV Based on
Average Price/Sq.Ft.

\$ 245,700



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
● 177 Magnolia St Rossville, GA 30741	0 mi	100%	House Built 2025	3	2	1,350	-	-
A 1003 Magnolia St Rossville, GA 30741	0.05 mi	99.3%	House Built 2024	3	2	1,296	\$ 239,000 \$ 184.41/sq.ft.	01/02/2026 33 Days Ago
B 418 Warren St Rossville, GA 30741	0.26 mi	99.0%	House Built 1950	3	2	1,295	\$ 239,900 \$ 185.25/sq.ft.	02/04/2026 Today
C 124 Grayson St Rossville, GA 30741	0.46 mi	98.8%	House Built 1942	3	2	1,380	\$ 95,000 \$ 68.84/sq.ft.	01/28/2026 7 Days Ago
D 800 Asterwood Dr Rossville, GA 30741	0.53 mi	98.8%	House Built 1957	3	2	1,364	\$ 235,000 \$ 172.29/sq.ft.	09/05/2025 152 Days Ago
E 218 Alpine Dr Rossville, GA 30741	0.55 mi	98.7%	House Built 1965	3	2	1,323	\$ 300,000 \$ 226.76/sq.ft.	02/04/2026 Today
F 310 School St Rossville, GA 30741	0.15 mi	98.5%	House Built 1950	3	2	1,235	\$ 249,000 \$ 201.62/sq.ft.	02/04/2026 Today
G 57 Oakview Dr Rossville, GA 30741	0.62 mi	98.3%	House Built 1992	3	2	1,306	\$ 300,000 \$ 229.71/sq.ft.	08/25/2025 163 Days Ago
H 67 Lookout Dr Rossville, GA 30741	0.74 mi	98.3%	House Built 2025	3	2	1,375	\$ 296,000 \$ 215.27/sq.ft.	09/19/2025 138 Days Ago
I 71 Georgia Ter Rossville, GA 30741	0.92 mi	98.2%	House Built 2006	3	2	1,344	\$ 225,000 \$ 167.41/sq.ft.	02/03/2026 1 Day Ago
J 234 Lakeview Dr Rossville, GA 30741	0.38 mi	98.0%	House Built 1957	3	2	1,486	\$ 249,900 \$ 168.17/sq.ft.	01/06/2026 29 Days Ago

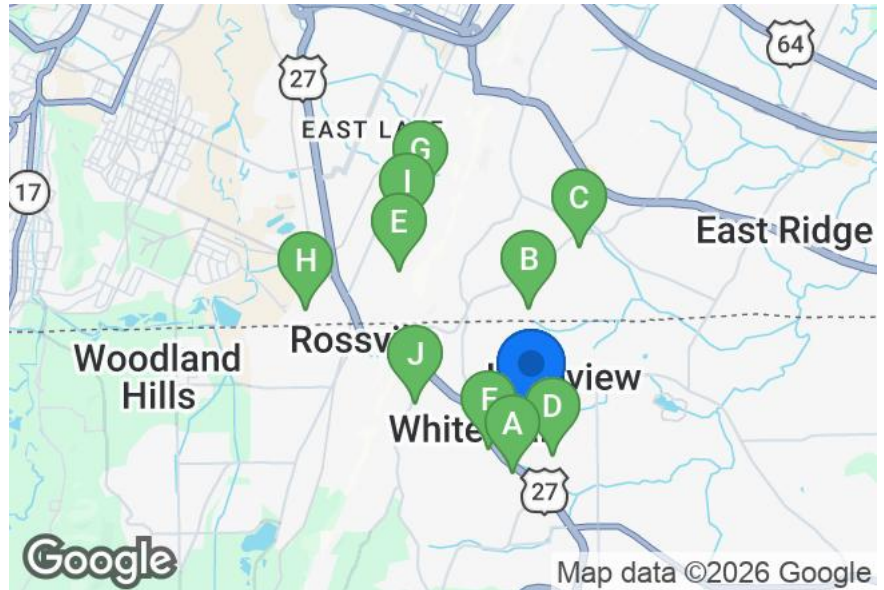
Recent Comparable Rental Listings

Average Listed Rent

\$ 1,820 (\$ 1.37/sq.ft.)

\$ 1,595 - \$ 2,000

\$ 1.22/sq.ft. - \$ 1.58/sq.ft.

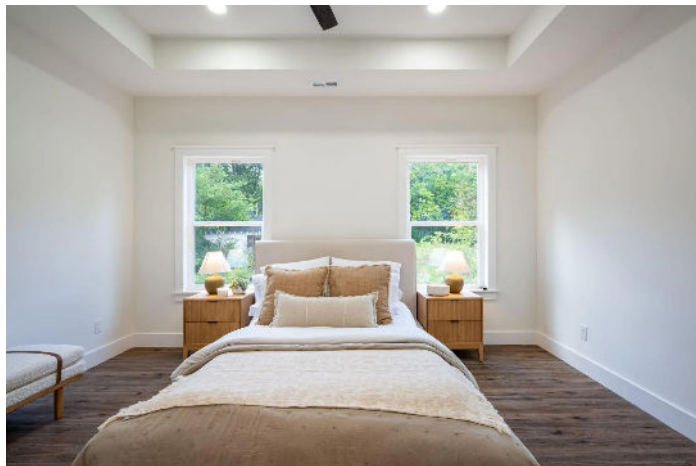
Estimated Property Rent Based on
Average Rent/Sq.Ft.**\$ 1,850**

Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
 177 Magnolia St Rossville, GA 30741	0 mi	100%	House Built 2025	3	2	1,350	-	-
 103 Bentley Dr Rossville, GA 30741	0.37 mi	99.2%	House	3	2	1,363	\$ 1,695 \$ 1.24/sq.ft.	01/28/2026 7 Days Ago
 3706 Altamira Dr Chattanooga, TN 37412	0.85 mi	98.2%	House	3	2	1,375	\$ 1,795 \$ 1.31/sq.ft.	08/12/2025 176 Days Ago
 1313 Blocker Dr Chattanooga, TN 37412	1.34 mi	97.9%	House Built 2023	3	2	1,350	\$ 1,650 \$ 1.22/sq.ft.	07/17/2025 202 Days Ago
 140 S Elmwood St Rossville, GA 30741	0.27 mi	97.8%	House	3	2	1,248	\$ 1,695 \$ 1.36/sq.ft.	01/11/2026 24 Days Ago
 4314 15th Ave Chattanooga, TN 37407	1.48 mi	97.7%	House	3	2	1,350	\$ 1,900 \$ 1.41/sq.ft.	02/03/2026 1 Day Ago
 105 White Oak St Rossville, GA 30741	0.36 mi	97.4%	House	3	2	1,232	\$ 1,595 \$ 1.29/sq.ft.	11/13/2025 83 Days Ago
 3105 E 37th St Chattanooga, TN 37407	1.84 mi	97.2%	House	3	2	1,350	\$ 2,000 \$ 1.48/sq.ft.	02/03/2026 1 Day Ago
 1409 E 50th St Chattanooga, TN 37407	1.85 mi	97.2%	House	3	2	1,350	\$ 2,000 \$ 1.48/sq.ft.	02/03/2026 1 Day Ago
 4012 14th Ave Chattanooga, TN 37407	1.68 mi	97.1%	House	3	2	1,367	\$ 1,873 \$ 1.37/sq.ft.	12/04/2025 62 Days Ago
 132 Hogan Rd Rossville, GA 30741	0.86 mi	96.9%	House Built 1971	3	2	1,248	\$ 1,975 \$ 1.58/sq.ft.	02/04/2026 Today

Property Photos







Additional Information

Brand New Construction - Move-In Ready! This stunning 3 bedroom, 2 bathroom home offers the perfect blend of style, comfort, and functionality. From the moment you step inside, you'll notice the gorgeous finishes throughout, including granite countertops in both the kitchen and baths, paired with sleek stainless steel appliances that make this home truly shine. Enjoy the modern open layout designed for today's lifestyle-ideal for entertaining or relaxing with family. Every detail has been carefully selected to create a space you'll be proud to call home. *Builder Move-In Special: With a qualified offer, buyers can receive 3% in concessions to help buy down their interest rate and make this dream home even more affordable! Ask for details. Don't miss this opportunity-schedule your showing today!

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