

# 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**



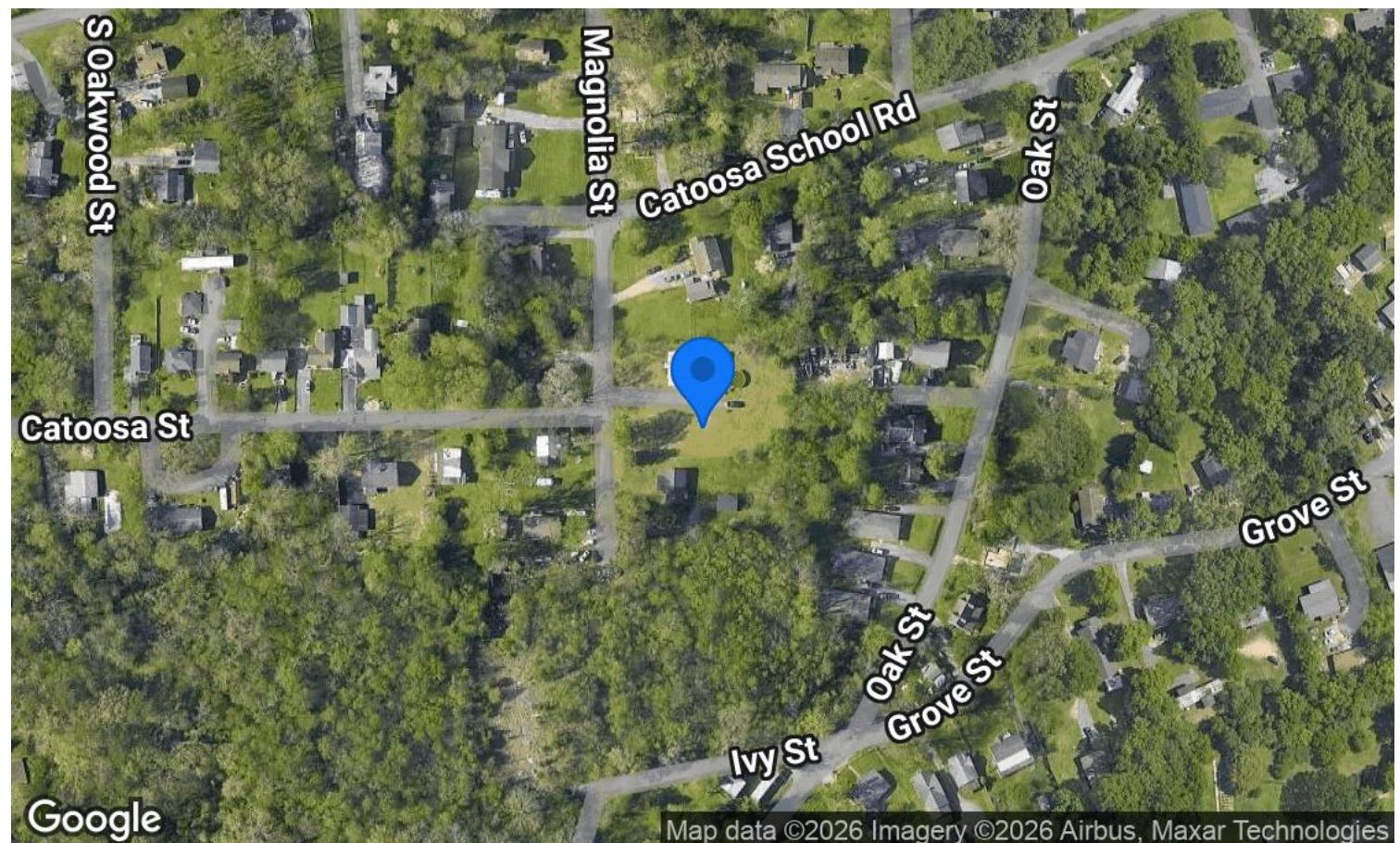
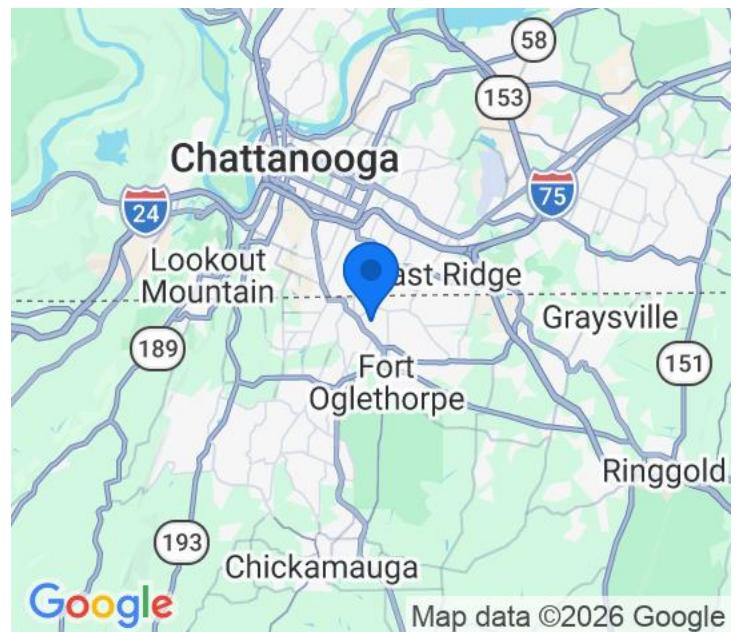
## Property Description

### 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
<b>Total Cash Needed:</b>	<b>= \$ 75,000</b>
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

<b>Total (0% of Price):</b>	<b>\$ 0</b>
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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
<b>Total:</b>	<b>\$ 0</b>
Total Per Square Foot:	\$ 0

## Cash Flow (Year 1)

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

## 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
<strong>RENTAL INCOME</strong>							
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
<strong>Operating Income:</strong>	<strong>= \$ 30,780</strong>	<strong>= \$ 31,396</strong>	<strong>= \$ 32,024</strong>	<strong>= \$ 33,317</strong>	<strong>= \$ 36,785</strong>	<strong>= \$ 44,841</strong>	<strong>= \$ 54,660</strong>
Income Increase:	2%	2%	2%	2%	2%	2%	2%
<strong>OPERATING EXPENSES</strong>							
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
<strong>Operating Expenses:</strong>	<strong>= \$ 9,426</strong>	<strong>= \$ 9,613</strong>	<strong>= \$ 9,805</strong>	<strong>= \$ 10,203</strong>	<strong>= \$ 11,265</strong>	<strong>= \$ 13,731</strong>	<strong>= \$ 16,738</strong>
Expense Increase:	2%	2%	2%	2%	2%	2%	2%
<strong>CASH FLOW</strong>							
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%
<strong>Net Operating Income:</strong>	<strong>= \$ 21,354</strong>	<strong>= \$ 21,783</strong>	<strong>= \$ 22,219</strong>	<strong>= \$ 23,114</strong>	<strong>= \$ 25,520</strong>	<strong>= \$ 31,110</strong>	<strong>= \$ 37,922</strong>
Loan Payments:	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188	- \$ 16,188
<strong>Cash Flow:</strong>	<strong>= \$ 5,166</strong>	<strong>= \$ 5,595</strong>	<strong>= \$ 6,031</strong>	<strong>= \$ 6,926</strong>	<strong>= \$ 9,332</strong>	<strong>= \$ 14,922</strong>	<strong>= \$ 21,734</strong>
<strong>TAX BENEFITS &amp; DEDUCTIONS</strong>							
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
<strong>Total Deductions:</strong>	<strong>= \$ 33,506</strong>	<strong>= \$ 33,522</strong>	<strong>= \$ 33,533</strong>	<strong>= \$ 33,535</strong>	<strong>= \$ 33,373</strong>	<strong>= \$ 31,959</strong>	<strong>= \$ 17,252</strong>
<strong>EQUITY ACCUMULATION</strong>							

	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%	-
<b>Total Equity:</b>	<b>= \$ 86,763</b>	<b>= \$ 98,966</b>	<b>= \$ 111,629</b>	<b>= \$ 138,410</b>	<b>= \$ 214,882</b>	<b>= \$ 420,325</b>	<b>= \$ 728,179</b>

### 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
<b>Sale Proceeds:</b>	<b>= \$ 68,223</b>	<b>= \$ 79,870</b>	<b>= \$ 91,960</b>	<b>= \$ 117,543</b>	<b>= \$ 190,692</b>	<b>= \$ 387,815</b>	<b>= \$ 684,488</b>
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
<b>Total Profit:</b>	<b>= -\$ 1,611</b>	<b>= \$ 15,631</b>	<b>= \$ 33,752</b>	<b>= \$ 72,736</b>	<b>= \$ 187,638</b>	<b>= \$ 507,913</b>	<b>= \$ 990,156</b>

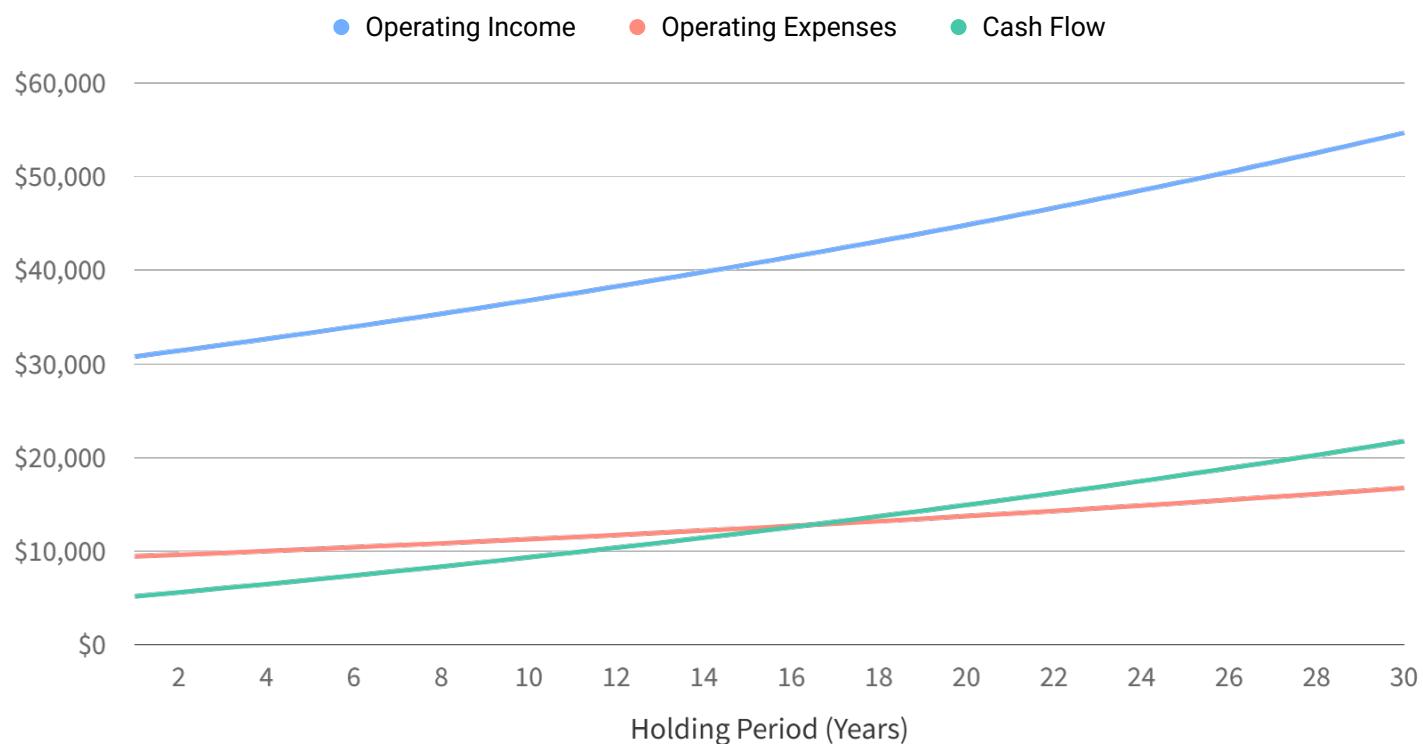
### INVESTMENT RETURNS

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:	<b>-2.1%</b>	20.8%	45%	97%	250.2%	677.2%	1,320.2%
Internal Rate of Return:	<b>-2.1%</b>	10.2%	14%	16.1%	16.1%	14.6%	13.6%

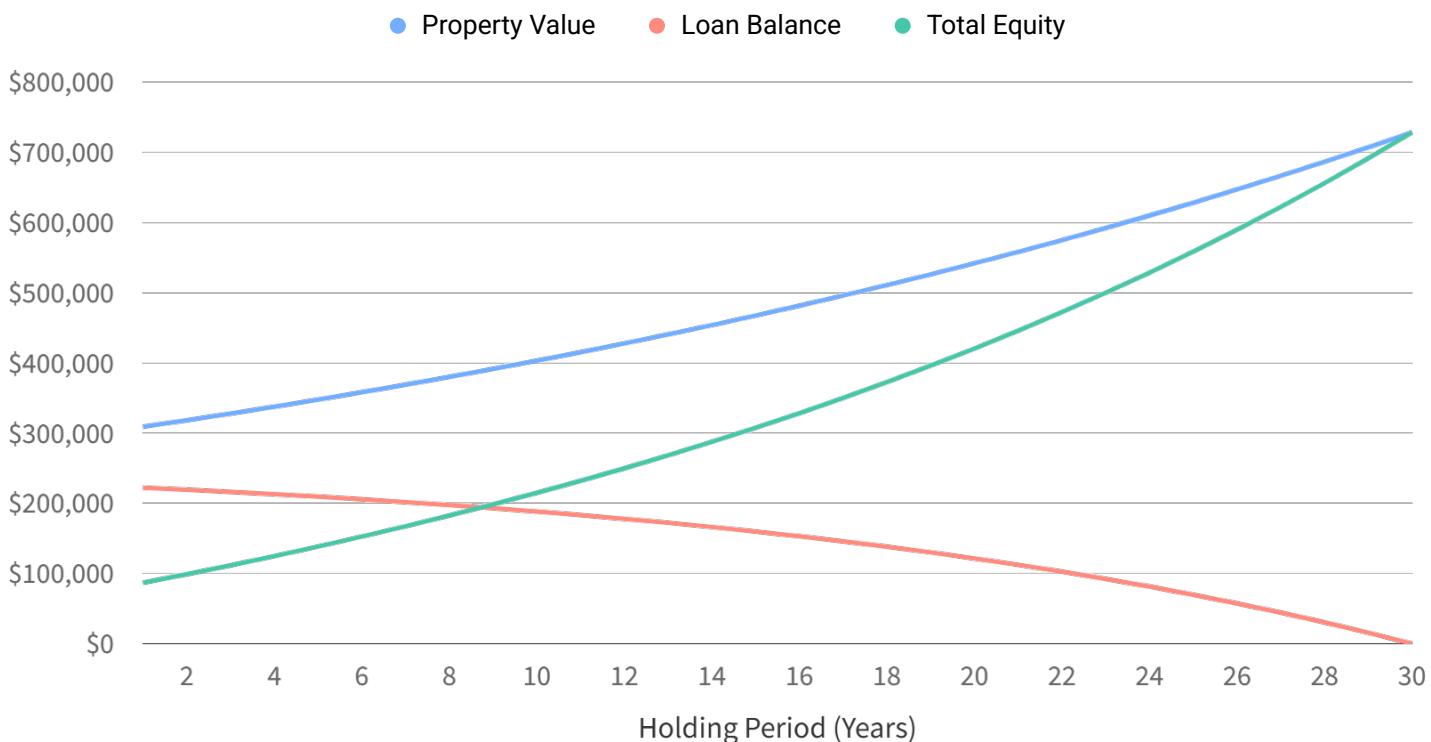
### FINANCIAL RATIOS

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:	<b>0.98</b>	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

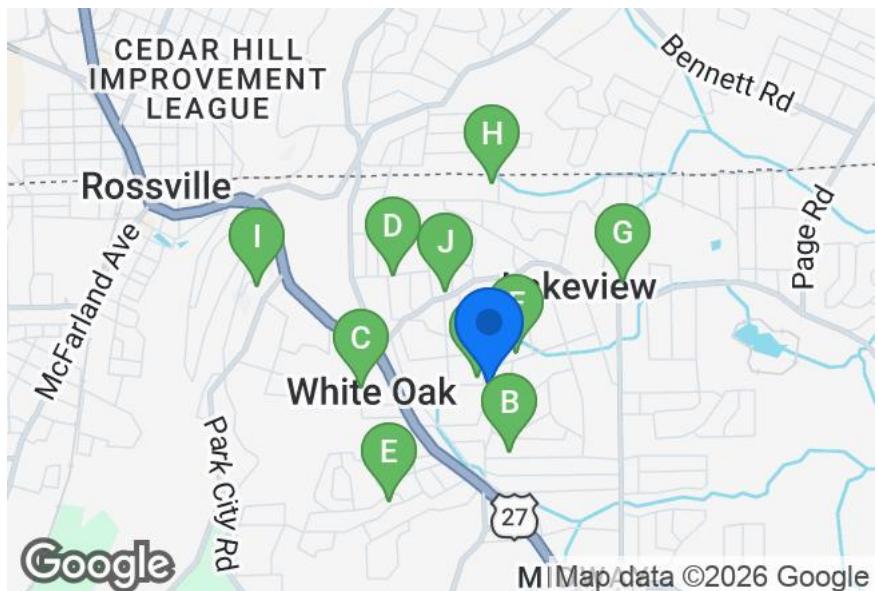


## Recent Comparable Sales

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**



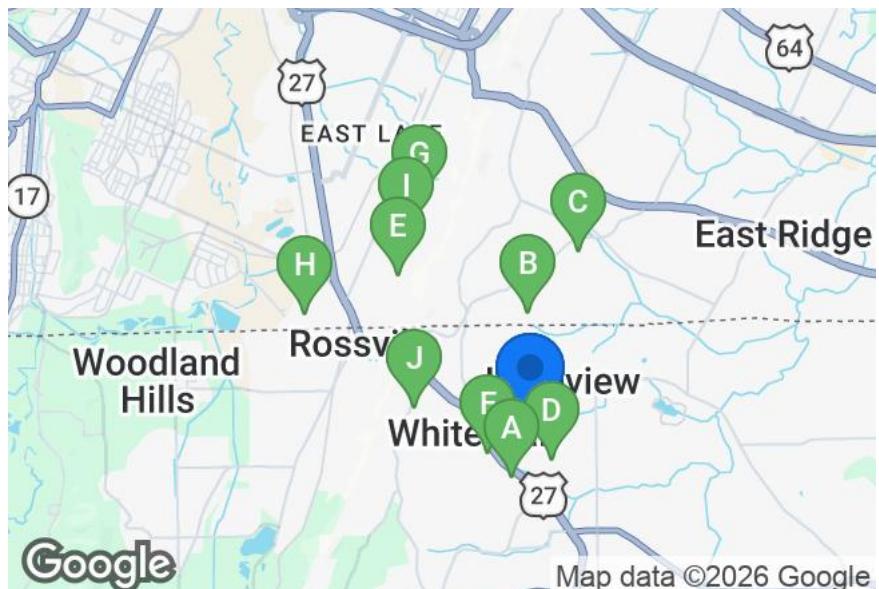
Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
177 Magnolia St Rossville, GA 30741	0 mi	100%	House Built 2025	3	2	1,350	-	-
A 1003 Magnolia St Rossville, GA 30741	0.05 mi	99.3%	House Built 2024	3	2	1,296	\$ 239,000 \$ 184.41/sq.ft.	01/02/2026 33 Days Ago
B 418 Warren St Rossville, 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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## DATA SOURCES

Comparable sales data is collected from county records and other public sources.

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