

# 177 Magnolia St

## Investment Property - Buy & Hold

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

**\$ 285,000 Purchase Price · \$ 300,000 ARV**  
**\$ 79,800 Cash Needed · \$ 564/mo Cash Flow · 7.8% Cap Rate · 8.5% COC**





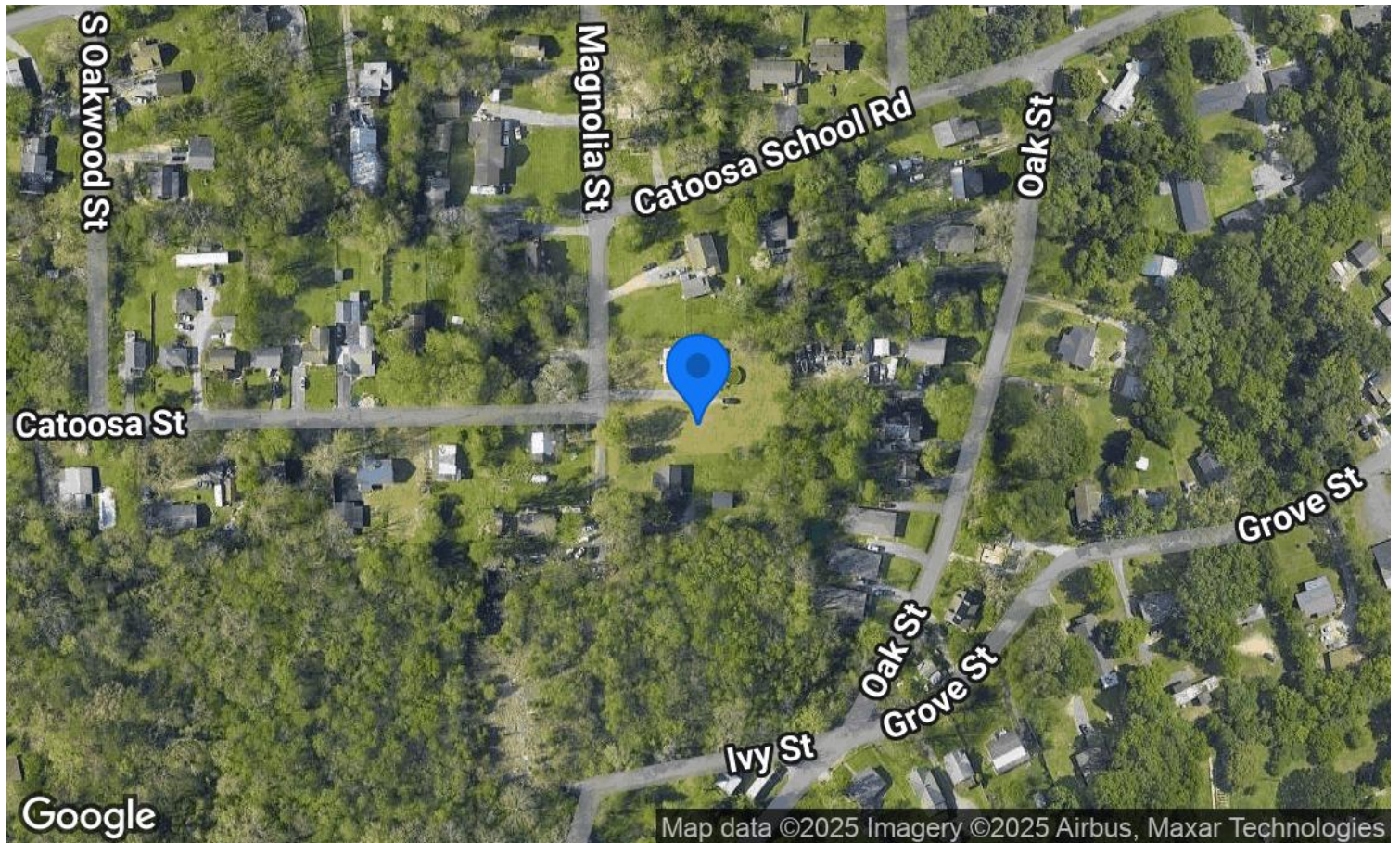
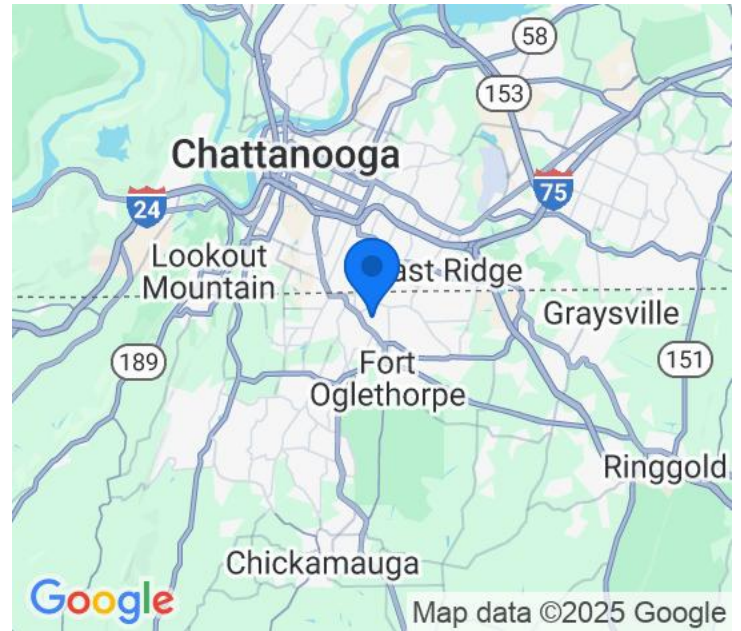
## Property Description

### 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:		\$ 285,000
Amount Financed:	-	\$ 213,750
<b>Down Payment:</b>	<b>=</b>	<b>\$ 71,250</b>
Purchase Costs:	+	\$ 8,550
Rehab Costs:	+	\$ 0
<b>Total Cash Needed:</b>	<b>=</b>	<b>\$ 79,800</b>
After Repair Value:		\$ 300,000
ARV Per Square Foot:		\$ 222.2
Price Per Square Foot:		\$ 211.1

### RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7.8% / 7.4%
Cash on Cash Return:	8.5%
Return on Equity:	6.9%
Return on Investment:	7.9%
Internal Rate of Return:	7.9%
Rent to Value:	0.7%
Gross Rent Multiplier:	11.88
Equity Multiple:	1.08
Break Even Ratio:	71.8%
Debt Coverage Ratio:	1.44
Debt Yield:	10.4%

### PURCHASE COSTS

<b>Total (3% of Price):</b>	<b>\$ 8,550</b>
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### FINANCING (PURCHASE)

Loan Type:	Amortizing, 30 Year
Interest Rate:	6%
Financing Of:	Price (75%)
Loan Amount:	\$ 213,750
LTC / LTV:	75% / 71.3%
Loan Payment:	\$ 1,282 Per Month
	\$ 15,378 Per Year

### ASSUMPTIONS & PROJECTIONS

Rehab Cost Overrun:	10%
Vacancy Rate:	0%
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 (10%):	\$ 0
<b>Total:</b>	<b>\$ 0</b>
Total Per Square Foot:	\$ 0

## Cash Flow (Year 1)

		Monthly	Yearly
<b>CASH FLOW</b>			
Gross Rent:		\$ 2,000	\$ 24,000
Vacancy (-%):	-	\$ 0	\$ 0
Other Income:	+	\$ 0	\$ 0
<b>Operating Income:</b>	<b>=</b>	<b>\$ 2,000</b>	<b>\$ 24,000</b>
Operating Expenses (7.7%):	-	\$ 155	\$ 1,858
<b>Net Operating Income:</b>	<b>=</b>	<b>\$ 1,845</b>	<b>\$ 22,142</b>
Loan Payments:	-	\$ 1,282	\$ 15,378
<b>Cash Flow:</b>	<b>=</b>	<b>\$ 563</b>	<b>\$ 6,764</b>

		Monthly	Yearly
<b>OTHER INCOME</b>			
<b>Total:</b>		<b>\$ 0</b>	<b>\$ 0</b>

		Monthly	Yearly
<b>OPERATING EXPENSES</b>			
Property Taxes:		\$ 12	\$ 138
Insurance:		\$ 83	\$ 1,000
Property Management:		\$ 0	\$ 0
Maintenance:		\$ 60	\$ 720
Capital Expenditures:		\$ 0	\$ 0
HOA Fees:		\$ 0	\$ 0
Utilities:		\$ 0	\$ 0
Landscaping:		\$ 0	\$ 0
Accounting & Legal Fees:		\$ 0	\$ 0
<b>Total:</b>		<b>\$ 155</b>	<b>\$ 1,858</b>



## 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	
<b>RENTAL INCOME</b>								
Gross Rent:	\$ 24,000	\$ 24,480	\$ 24,970	\$ 25,978	\$ 28,682	\$ 34,963	\$ 42,620	
Vacancy:	- \$ 0	- \$ 0	- \$ 0	- \$ 0	- \$ 0	- \$ 0	- \$ 0	
Vacancy Rate:	0%	0%	0%	0%	0%	0%	0%	
Other Income:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
<b>Operating Income:</b>	<b>= \$ 24,000</b>	<b>= \$ 24,480</b>	<b>= \$ 24,970</b>	<b>= \$ 25,978</b>	<b>= \$ 28,682</b>	<b>= \$ 34,963</b>	<b>= \$ 42,620</b>	
Income Increase:	2%	2%	2%	2%	2%	2%	2%	
<b>OPERATING EXPENSES</b>								
Property Taxes:	\$ 138	\$ 141	\$ 144	\$ 149	\$ 165	\$ 201	\$ 245	
Insurance:	+ \$ 1,000	+ \$ 1,020	+ \$ 1,040	+ \$ 1,082	+ \$ 1,195	+ \$ 1,457	+ \$ 1,776	
Property Management:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
Maintenance:	+ \$ 720	+ \$ 734	+ \$ 749	+ \$ 779	+ \$ 860	+ \$ 1,049	+ \$ 1,279	
Capital Expenditures:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
HOA Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	
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	
<b>Operating Expenses:</b>	<b>= \$ 1,858</b>	<b>= \$ 1,895</b>	<b>= \$ 1,933</b>	<b>= \$ 2,010</b>	<b>= \$ 2,220</b>	<b>= \$ 2,707</b>	<b>= \$ 3,300</b>	
Expense Increase:	2%	2%	2%	2%	2%	2%	2%	
<b>CASH FLOW</b>								
Operating Income:	\$ 24,000	\$ 24,480	\$ 24,970	\$ 25,978	\$ 28,682	\$ 34,963	\$ 42,620	
Operating Expenses:	- \$ 1,858	- \$ 1,895	- \$ 1,933	- \$ 2,010	- \$ 2,220	- \$ 2,707	- \$ 3,300	
Expense Ratio:	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	
<b>Net Operating Income:</b>	<b>= \$ 22,142</b>	<b>= \$ 22,585</b>	<b>= \$ 23,037</b>	<b>= \$ 23,968</b>	<b>= \$ 26,462</b>	<b>= \$ 32,256</b>	<b>= \$ 39,320</b>	
Loan Payments:	- \$ 15,378	- \$ 15,378	- \$ 15,378	- \$ 15,378	- \$ 15,378	- \$ 15,378	- \$ 15,378	
<b>Cash Flow:</b>	<b>= \$ 6,764</b>	<b>= \$ 7,207</b>	<b>= \$ 7,659</b>	<b>= \$ 8,590</b>	<b>= \$ 11,084</b>	<b>= \$ 16,878</b>	<b>= \$ 23,942</b>	
<b>TAX BENEFITS &amp; DEDUCTIONS</b>								
Operating Expenses:	\$ 1,858	\$ 1,895	\$ 1,933	\$ 2,010	\$ 2,220	\$ 2,707	\$ 3,300	
Loan Interest:	+ \$ 12,754	+ \$ 12,592	+ \$ 12,420	+ \$ 12,044	+ \$ 10,880	+ \$ 7,194	+ \$ 488	
Depreciation:	+ \$ 10,420	+ \$ 10,420	+ \$ 10,420	+ \$ 10,420	+ \$ 10,420	+ \$ 10,420	+ \$ 0	
<b>Total Deductions:</b>	<b>= \$ 25,032</b>	<b>= \$ 24,907</b>	<b>= \$ 24,773</b>	<b>= \$ 24,474</b>	<b>= \$ 23,521</b>	<b>= \$ 20,322</b>	<b>= \$ 3,788</b>	

### 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:	- \$ 211,125	- \$ 208,338	- \$ 205,380	- \$ 198,904	- \$ 178,878	- \$ 115,433	- \$ 0
LTV Ratio:	68.3%	65.5%	62.7%	57.2%	44.4%	21.3%	-
<b>Total Equity:</b>	<b>= \$ 97,875</b>	<b>= \$ 109,932</b>	<b>= \$ 122,438</b>	<b>= \$ 148,878</b>	<b>= \$ 224,297</b>	<b>= \$ 426,400</b>	<b>= \$ 728,179</b>

## SALE ANALYSIS

Equity:	\$ 97,875	\$ 109,932	\$ 122,438	\$ 148,878	\$ 224,297	\$ 426,400	\$ 728,179
Selling Costs (6%):	- \$ 18,540	- \$ 19,096	- \$ 19,669	- \$ 20,867	- \$ 24,191	- \$ 32,510	- \$ 43,691
<b>Blue Proceeds:</b>	<b>= \$ 79,335</b>	<b>= \$ 90,835</b>	<b>= \$ 102,769</b>	<b>= \$ 128,011</b>	<b>= \$ 200,106</b>	<b>= \$ 393,890</b>	<b>= \$ 684,488</b>
Cumulative Cash Flow:	+ \$ 6,764	+ \$ 13,971	+ \$ 21,630	+ \$ 38,340	+ \$ 88,670	+ \$ 230,436	+ \$ 436,923
Total Cash Invested:	- \$ 79,800	- \$ 79,800	- \$ 79,800	- \$ 79,800	- \$ 79,800	- \$ 79,800	- \$ 79,800
<b>Total Profit:</b>	<b>= \$ 6,299</b>	<b>= \$ 25,006</b>	<b>= \$ 44,599</b>	<b>= \$ 86,551</b>	<b>= \$ 208,976</b>	<b>= \$ 544,526</b>	<b>= \$ 1,041,611</b>

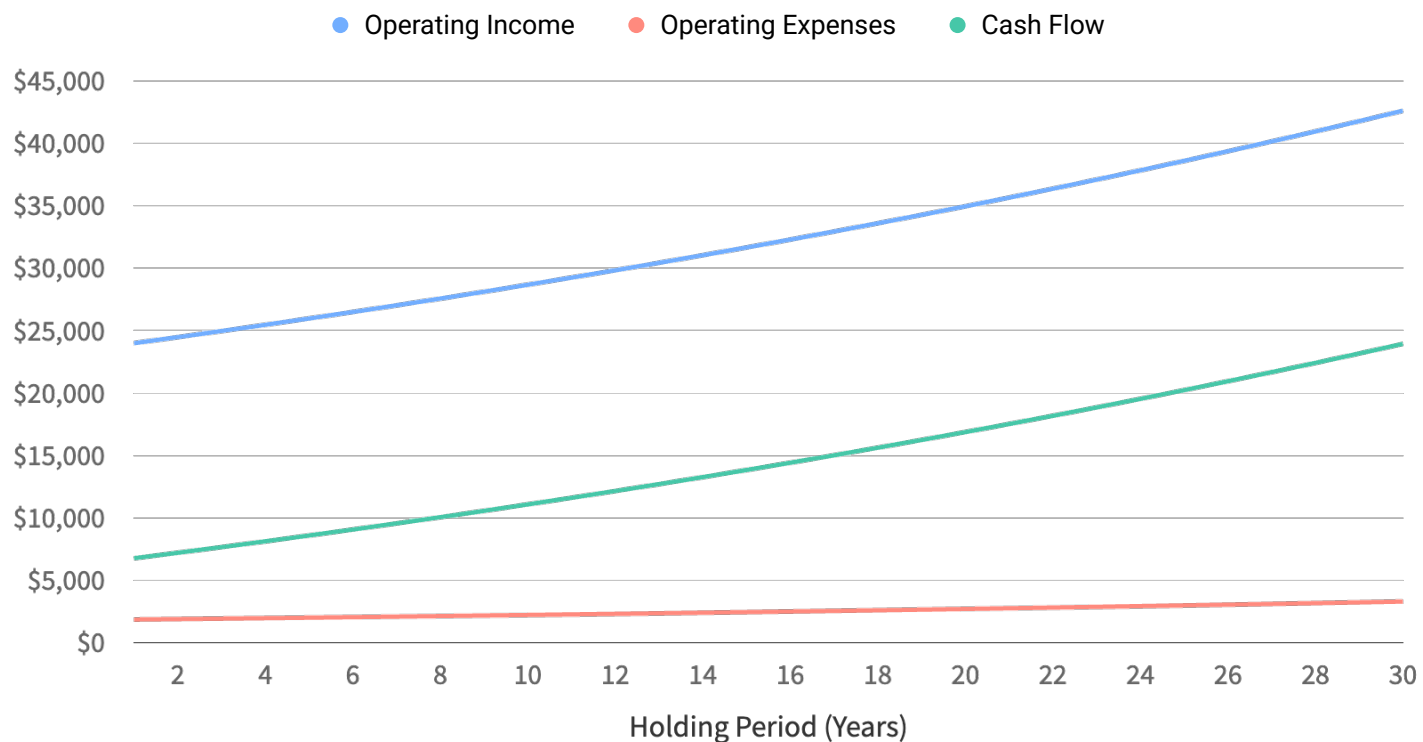
## INVESTMENT RETURNS

Cap Rate (Purchase Price):	7.8%	7.9%	8.1%	8.4%	9.3%	11.3%	13.8%
Cap Rate (Market Value):	7.2%	7.1%	7%	6.9%	6.6%	6%	5.4%
Cash on Cash Return:	8.5%	9%	9.6%	10.8%	13.9%	21.2%	30%
Return on Equity:	6.9%	6.6%	6.3%	5.8%	4.9%	4%	3.3%
Return on Investment:	7.9%	31.3%	55.9%	108.5%	261.9%	682.4%	1,305.3%
Internal Rate of Return:	7.9%	15.2%	17.1%	17.9%	17.1%	15.4%	14.4%

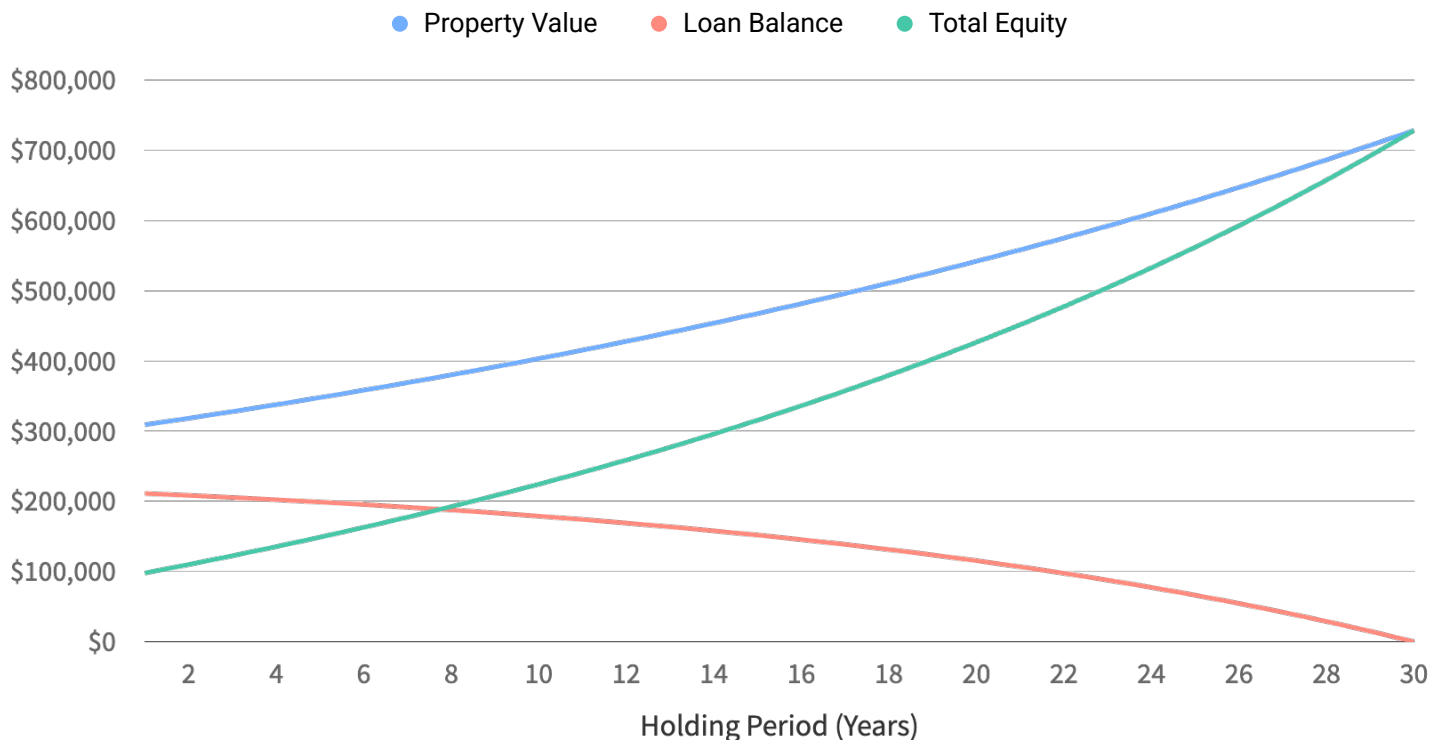
## FINANCIAL RATIOS

Rent to Value:	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%
Gross Rent Multiplier:	12.88	13	13.13	13.39	14.06	15.5	17.09
Equity Multiple:	1.08	1.31	1.56	2.08	3.62	7.82	14.05
Break Even Ratio:	71.8%	70.6%	69.3%	66.9%	61.4%	51.7%	43.8%
Debt Coverage Ratio:	1.44	1.47	1.5	1.56	1.72	2.1	2.56
Debt Yield:	10.5%	10.8%	11.2%	12.1%	14.8%	27.9%	-

## Cash Flow Over Time



## Equity Over Time



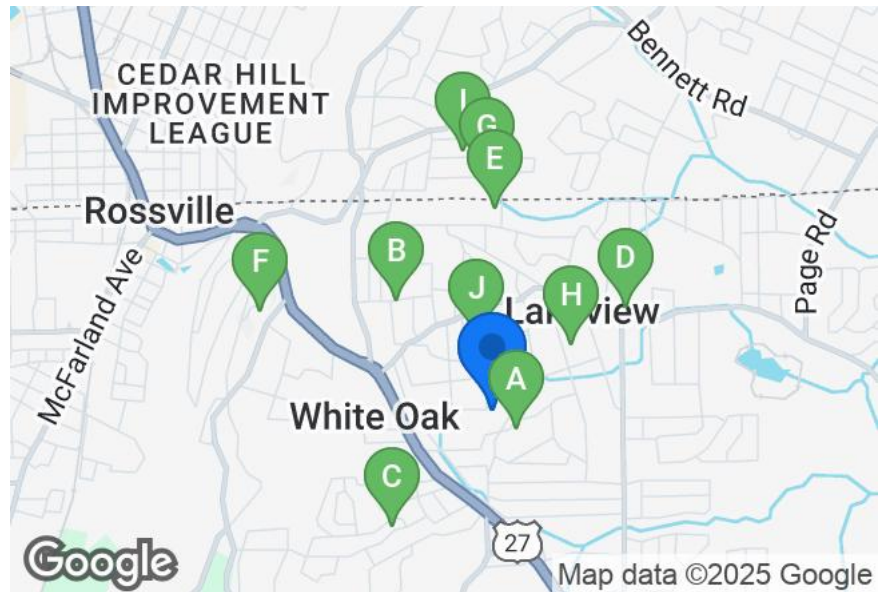
## Recent Comparable Sales

Average Sale Price

**\$ 256,100 (\$ 189/sq.ft.)**

\$ 205,000 - \$ 305,000

\$ 135/sq.ft. - \$ 230/sq.ft.

Estimated Property ARV Based on  
Average Price/Sq.Ft.**\$ 255,000**

Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
<b>177 Magnolia St</b> Rossville, GA 30741	<b>0 mi</b>	<b>100%</b>	<b>House</b> Built 2025	<b>3</b>	<b>2</b>	<b>1,350</b>	-	-
<b>A</b> 273 Grove St Rossville, GA 30741	0.11 mi	99.0%	House Built 1949	3	2	1,424	\$ 210,000 \$ 147.47/sq.ft.	06/13/2025 108 Days Ago
<b>B</b> 800 Asterwood Dr Rossville, GA 30741	0.53 mi	98.9%	House Built 1957	3	2	1,364	\$ 235,000 \$ 172.29/sq.ft.	09/05/2025 24 Days Ago
<b>C</b> 218 Alpine Dr Rossville, GA 30741	0.55 mi	98.7%	House Built 1965	3	2	1,323	\$ 235,000 \$ 177.63/sq.ft.	07/28/2025 63 Days Ago
<b>D</b> 57 Oakview Dr Rossville, GA 30741	0.62 mi	98.4%	House Built 1992	3	2	1,306	\$ 300,000 \$ 229.71/sq.ft.	08/25/2025 35 Days Ago
<b>E</b> 67 Lookout Dr Rossville, GA 30741	0.74 mi	98.4%	House Built 2025	3	2	1,375	\$ 296,000 \$ 215.27/sq.ft.	09/19/2025 10 Days Ago
<b>F</b> 71 Georgia Ter Rossville, GA 30741	0.92 mi	98.2%	House Built 2006	3	2	1,344	\$ 245,000 \$ 182.29/sq.ft.	09/29/2025 Today
<b>G</b> 3706 Altamira Dr Chattanooga, TN 37412	0.85 mi	98.1%	House Built 1958	3	2	1,375	\$ 289,999 \$ 210.91/sq.ft.	07/28/2025 63 Days Ago
<b>H</b> 185 Hudson St Rossville, GA 30741	0.37 mi	98.0%	House Built 1938	3	2	1,232	\$ 239,900 \$ 194.72/sq.ft.	05/06/2025 146 Days Ago
<b>I</b> 3629 Koons Rd Chattanooga, TN 37412	0.95 mi	98.0%	House Built 1956	3	2	1,366	\$ 305,000 \$ 223.28/sq.ft.	05/23/2025 129 Days Ago
<b>J</b> 415 Hickory St Rossville, GA 30741	0.27 mi	97.9%	House Built 1942	3	2	1,513	\$ 205,000 \$ 135.49/sq.ft.	04/16/2025 166 Days Ago



## Recent Comparable Rental Listings

Average Listed Rent

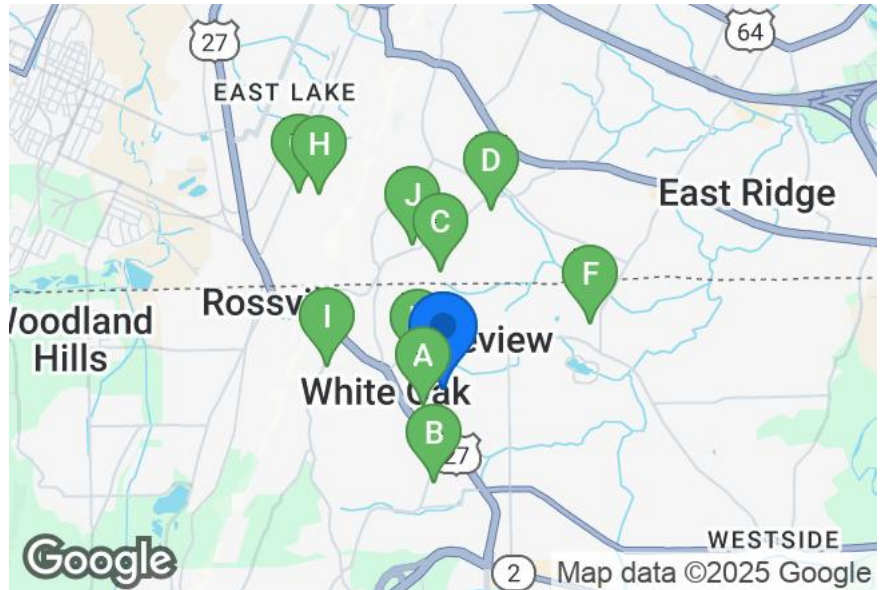
**\$ 1,690 (\$ 1.27/sq.ft.)**

\$ 1,495 - \$ 2,000

\$ 1.02/sq.ft. - \$ 1.60/sq.ft.

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

**\$ 1,720**



	Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
	<b>177 Magnolia St</b> Rossville, GA 30741	<b>0 mi</b>	<b>100%</b>	<b>House</b> Built 2025	<b>3</b>	<b>2</b>	<b>1,350</b>	-	-
<b>A</b>	207 Ivy St Rossville, GA 30741	0.19 mi	99.0%	House	3	2	1,312	\$ 1,550 \$ 1.18/sq.ft.	01/07/2025 265 Days Ago
<b>B</b>	111 Perrin Ave Rossville, GA 30741	0.68 mi	98.6%	House	3	2	1,331	\$ 1,800 \$ 1.35/sq.ft.	02/13/2025 228 Days Ago
<b>C</b>	3706 Altamira Dr Chattanooga, TN 37412	0.85 mi	98.3%	House	3	2	1,375	\$ 1,795 \$ 1.31/sq.ft.	08/12/2025 48 Days Ago
<b>D</b>	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 74 Days Ago
<b>E</b>	919 S Oakwood St Rossville, GA 30741	0.24 mi	97.8%	House	3	2	1,252	\$ 1,495 \$ 1.19/sq.ft.	01/07/2025 265 Days Ago
<b>F</b>	61 Corley Ave Rossville, GA 30741	1.17 mi	97.3%	House	3	2	1,304	\$ 1,695 \$ 1.30/sq.ft.	03/14/2025 199 Days Ago
<b>G</b>	4106 12th Ave Chattanooga, TN 37407	1.77 mi	97.2%	House Built 2022	3	2	1,344	\$ 1,700 \$ 1.26/sq.ft.	05/02/2025 150 Days Ago
<b>H</b>	4012 14th Ave Chattanooga, TN 37407	1.68 mi	97.1%	House	3	2	1,367	\$ 1,745 \$ 1.28/sq.ft.	09/29/2025 Today
<b>I</b>	132 Hogan Rd Rossville, GA 30741	0.86 mi	96.9%	House Built 1971	3	2	1,248	\$ 2,000 \$ 1.60/sq.ft.	09/29/2025 Today
<b>J</b>	3625 Sunrise Ter East Ridge, TN 37412	1.08 mi	96.4%	House	3	2	1,470	\$ 1,495 \$ 1.02/sq.ft.	09/15/2025 14 Days Ago

## 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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