

## 911 W Pine St

### Investment Property - Buy & Hold

911 W Pine St, Rossville, GA 30741

House · - Beds · 2 Baths · 1,976 Sq.Ft.

**\$ 320,000 Purchase Price · \$ 325,000 ARV**

**\$ 80,000 Cash Needed · \$ 349/mo Cash Flow · 7% Cap Rate · 5.2% COC**





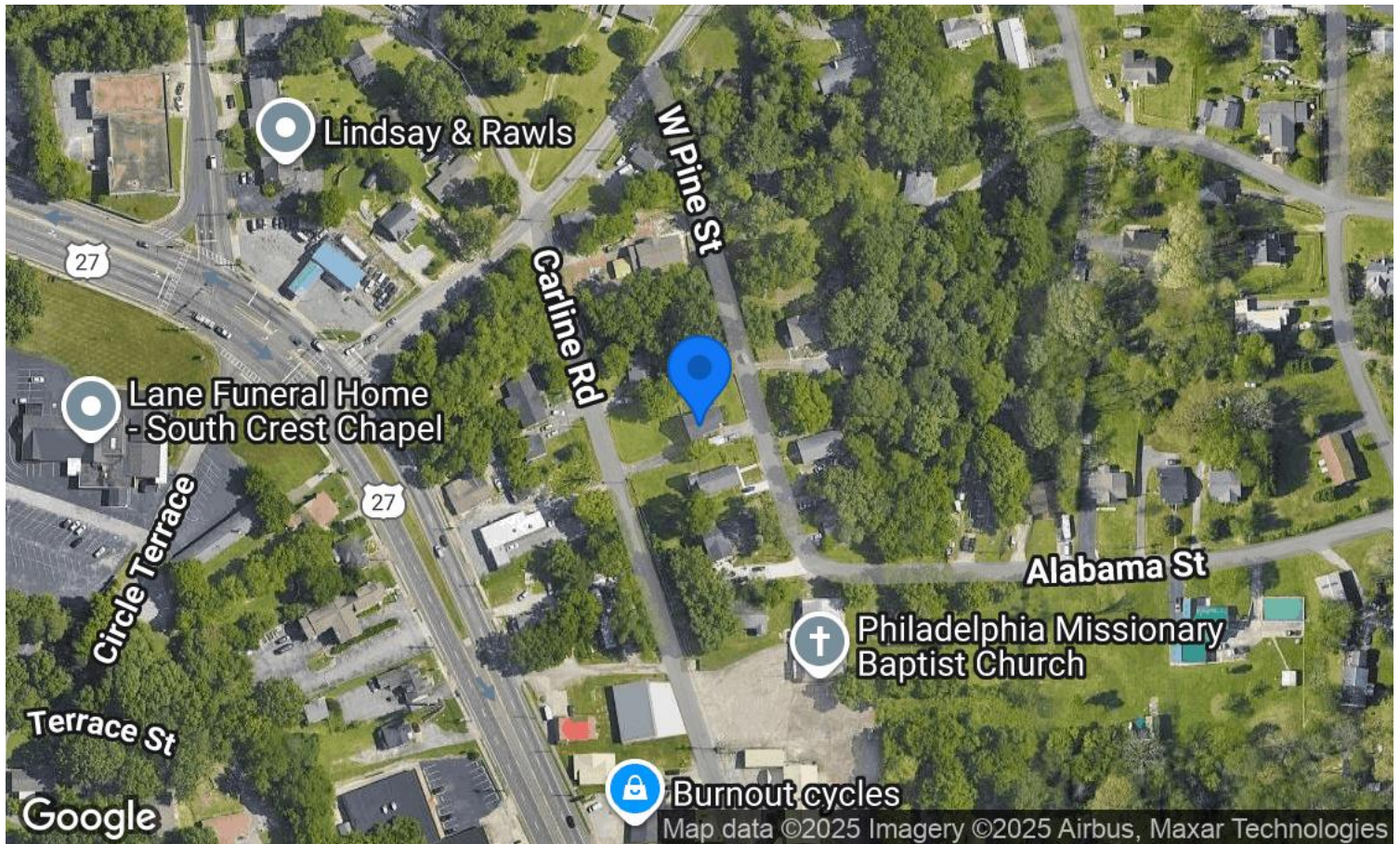
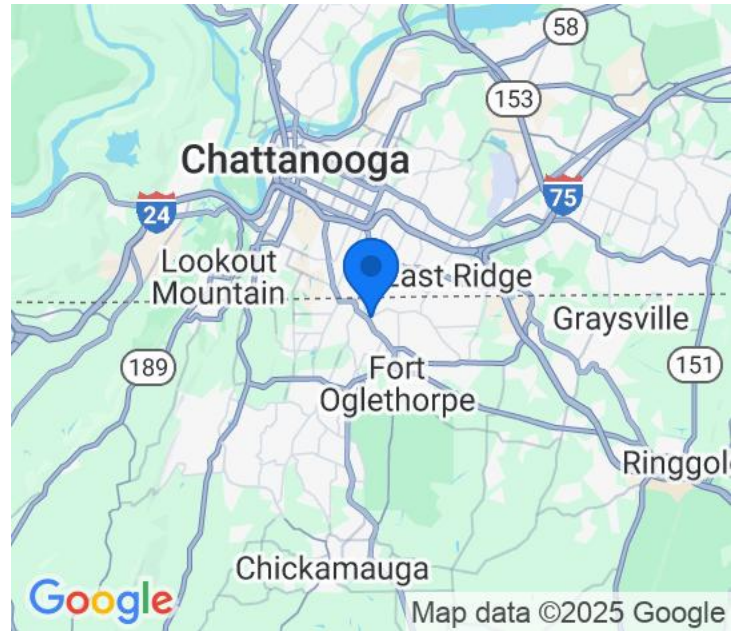
## Property Description

### ADDRESS

911 W Pine St  
Rossville, GA 30741

### DESCRIPTION

Property Type:	House
Beds / Baths:	/ 2 BA
Square Footage:	1,976
Year Built:	1922
Parking:	Garage
Lot Size:	17,150 sq.ft.
Zoning:	R2



## Purchase Analysis & Returns

### PURCHASE & REHAB

Purchase Price:		\$ 320,000
Amount Financed:	-	\$ 240,000
<b>Down Payment:</b>	<b>=</b>	<b>\$ 80,000</b>
Purchase Costs:	+	\$ 0
Rehab Costs:	+	\$ 0
<b>Total Cash Needed:</b>	<b>=</b>	<b>\$ 80,000</b>
After Repair Value:		\$ 325,000
ARV Per Square Foot:		\$ 164.5
Price Per Square Foot:		\$ 161.9

### RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7% / 6.9%
Cash on Cash Return:	5.2%
Return on Equity:	4.3%
Return on Investment:	1.9%
Internal Rate of Return:	1.9%
Rent to Value:	0.8%
Gross Rent Multiplier:	10.88
Equity Multiple:	1.02
Break Even Ratio:	85.8%
Debt Coverage Ratio:	1.23
Debt Yield:	9.3%

### PURCHASE COSTS

<b>Total (0% of Price):</b>	<b>\$ 0</b>
-----------------------------	-------------

### FINANCING (PURCHASE)

Loan Type:	Amortizing, 30 Year
Interest Rate:	6.5%
Financing Of:	Price (75%)
Loan Amount:	\$ 240,000
LTC / LTV:	75% / 73.8%
Loan Payment:	\$ 1,517 Per Month \$ 18,204 Per Year

### ASSUMPTIONS & PROJECTIONS

Rehab Cost Overrun:	0%
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:	\$ 6,703

### 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
<b>CASH FLOW</b>			
Gross Rent:		\$ 2,450	\$ 29,400
Vacancy (-%):	-	\$ 0	\$ 0
Other Income:	+	\$ 0	\$ 0
<b>Operating Income:</b>	<b>=</b>	<b>\$ 2,450</b>	<b>\$ 29,400</b>
Operating Expenses (23.9%):	-	\$ 584	\$ 7,012
<b>Net Operating Income:</b>	<b>=</b>	<b>\$ 1,866</b>	<b>\$ 22,388</b>
Loan Payments:	-	\$ 1,517	\$ 18,204
<b>Cash Flow:</b>	<b>=</b>	<b>\$ 349</b>	<b>\$ 4,184</b>

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

		Monthly	Yearly
<b>OPERATING EXPENSES</b>			
Property Taxes:		\$ 126	\$ 1,514
Insurance:		\$ 117	\$ 1,400
Property Management:		\$ 170	\$ 2,040
Maintenance:		\$ 123	\$ 1,470
Capital Expenditures:		\$ 49	\$ 588
HOA Fees:		\$ 0	\$ 0
Utilities:		\$ 0	\$ 0
Landscaping:		\$ 0	\$ 0
Accounting & Legal Fees:		\$ 0	\$ 0
<b>Total:</b>		<b>\$ 584</b>	<b>\$ 7,012</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:	\$ 29,400	\$ 29,988	\$ 30,588	\$ 31,824	\$ 35,136	\$ 42,830	\$ 52,210	
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>= \$ 29,400</b>	<b>= \$ 29,988</b>	<b>= \$ 30,588</b>	<b>= \$ 31,824</b>	<b>= \$ 35,136</b>	<b>= \$ 42,830</b>	<b>= \$ 52,210</b>	
Income Increase:	2%	2%	2%	2%	2%	2%	2%	
<b>OPERATING EXPENSES</b>								
Property Taxes:	\$ 1,514	\$ 1,544	\$ 1,575	\$ 1,639	\$ 1,809	\$ 2,206	\$ 2,689	
Insurance:	+ \$ 1,400	+ \$ 1,428	+ \$ 1,457	+ \$ 1,515	+ \$ 1,673	+ \$ 2,040	+ \$ 2,486	
Property Management:	+ \$ 2,040	+ \$ 2,081	+ \$ 2,122	+ \$ 2,208	+ \$ 2,438	+ \$ 2,972	+ \$ 3,623	
Maintenance:	+ \$ 1,470	+ \$ 1,499	+ \$ 1,529	+ \$ 1,591	+ \$ 1,757	+ \$ 2,142	+ \$ 2,610	
Capital Expenditures:	+ \$ 588	+ \$ 600	+ \$ 612	+ \$ 636	+ \$ 703	+ \$ 857	+ \$ 1,044	
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>= \$ 7,012</b>	<b>= \$ 7,152</b>	<b>= \$ 7,295</b>	<b>= \$ 7,589</b>	<b>= \$ 8,380</b>	<b>= \$ 10,217</b>	<b>= \$ 12,452</b>	
Expense Increase:	2%	2%	2%	2%	2%	2%	2%	
<b>CASH FLOW</b>								
Operating Income:	\$ 29,400	\$ 29,988	\$ 30,588	\$ 31,824	\$ 35,136	\$ 42,830	\$ 52,210	
Operating Expenses:	- \$ 7,012	- \$ 7,152	- \$ 7,295	- \$ 7,589	- \$ 8,380	- \$ 10,217	- \$ 12,452	
Expense Ratio:	23.9%	23.8%	23.8%	23.8%	23.9%	23.9%	23.8%	
<b>Net Operating Income:</b>	<b>= \$ 22,388</b>	<b>= \$ 22,836</b>	<b>= \$ 23,293</b>	<b>= \$ 24,235</b>	<b>= \$ 26,756</b>	<b>= \$ 32,613</b>	<b>= \$ 39,758</b>	
Loan Payments:	- \$ 18,204	- \$ 18,204	- \$ 18,204	- \$ 18,204	- \$ 18,204	- \$ 18,204	- \$ 18,204	
<b>Cash Flow:</b>	<b>= \$ 4,184</b>	<b>= \$ 4,632</b>	<b>= \$ 5,089</b>	<b>= \$ 6,031</b>	<b>= \$ 8,552</b>	<b>= \$ 14,409</b>	<b>= \$ 21,554</b>	
<b>TAX BENEFITS &amp; DEDUCTIONS</b>								
Operating Expenses:	\$ 7,012	\$ 7,152	\$ 7,295	\$ 7,589	\$ 8,380	\$ 10,217	\$ 12,452	
Loan Interest:	+ \$ 15,521	+ \$ 15,341	+ \$ 15,150	+ \$ 14,727	+ \$ 13,396	+ \$ 9,011	+ \$ 625	
Depreciation:	+ \$ 11,393	+ \$ 11,393	+ \$ 11,393	+ \$ 11,393	+ \$ 11,393	+ \$ 11,393	+ \$ 0	
<b>Total Deductions:</b>	<b>= \$ 33,926</b>	<b>= \$ 33,886</b>	<b>= \$ 33,837</b>	<b>= \$ 33,709</b>	<b>= \$ 33,169</b>	<b>= \$ 30,620</b>	<b>= \$ 13,077</b>	
<b>EQUITY ACCUMULATION</b>								

	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Property Value:	\$ 334,750	\$ 344,793	\$ 355,136	\$ 376,764	\$ 436,773	\$ 586,986	\$ 788,860
Appreciation:	3%	3%	3%	3%	3%	3%	3%
Loan Balance:	- \$ 237,317	- \$ 234,455	- \$ 231,401	- \$ 224,666	- \$ 203,463	- \$ 133,597	- \$ 0
LTV Ratio:	70.9%	68%	65.2%	59.6%	46.6%	22.8%	-
<b>Total Equity:</b>	<b>= \$ 97,433</b>	<b>= \$ 110,338</b>	<b>= \$ 123,735</b>	<b>= \$ 152,098</b>	<b>= \$ 233,310</b>	<b>= \$ 453,389</b>	<b>= \$ 788,860</b>

#### SALE ANALYSIS

Equity:	\$ 97,433	\$ 110,338	\$ 123,735	\$ 152,098	\$ 233,310	\$ 453,389	\$ 788,860
Selling Costs (6%):	- \$ 20,085	- \$ 20,688	- \$ 21,308	- \$ 22,606	- \$ 26,206	- \$ 35,219	- \$ 47,332
<b>Blue Proceeds:</b>	<b>= \$ 77,348</b>	<b>= \$ 89,650</b>	<b>= \$ 102,426</b>	<b>= \$ 129,492</b>	<b>= \$ 207,104</b>	<b>= \$ 418,170</b>	<b>= \$ 741,528</b>
Cumulative Cash Flow:	+ \$ 4,184	+ \$ 8,816	+ \$ 13,905	+ \$ 25,490	+ \$ 63,106	+ \$ 179,889	+ \$ 362,116
Total Cash Invested:	- \$ 80,000	- \$ 80,000	- \$ 80,000	- \$ 80,000	- \$ 80,000	- \$ 80,000	- \$ 80,000
<b>Total Profit:</b>	<b>= \$ 1,532</b>	<b>= \$ 18,466</b>	<b>= \$ 36,331</b>	<b>= \$ 74,982</b>	<b>= \$ 190,210</b>	<b>= \$ 518,059</b>	<b>= \$ 1,023,644</b>

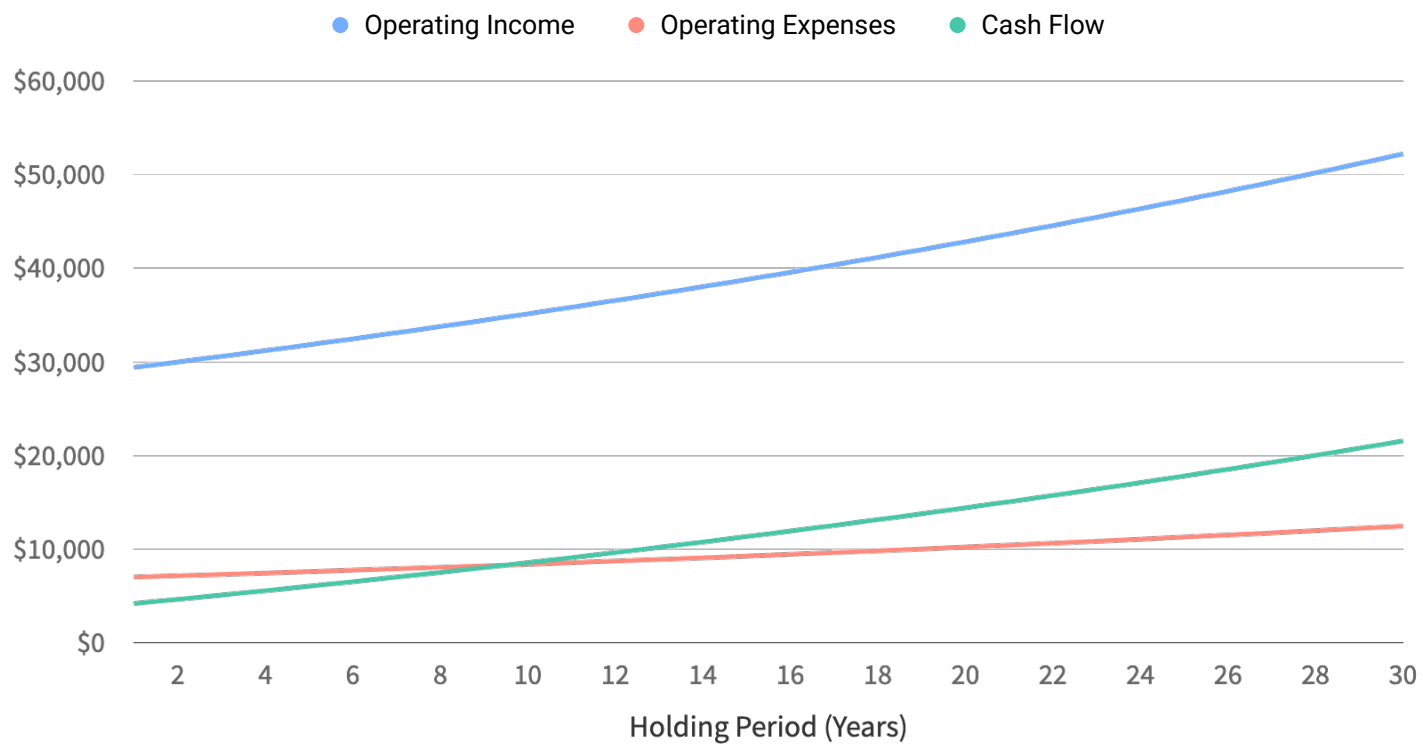
#### INVESTMENT RETURNS

Cap Rate (Purchase Price):	7%	7.1%	7.3%	7.6%	8.4%	10.2%	12.4%
Cap Rate (Market Value):	6.7%	6.6%	6.6%	6.4%	6.1%	5.6%	5%
Cash on Cash Return:	5.2%	5.8%	6.4%	7.5%	10.7%	18%	26.9%
Return on Equity:	4.3%	4.2%	4.1%	4%	3.7%	3.2%	2.7%
Return on Investment:	1.9%	23.1%	45.4%	93.7%	237.8%	647.6%	1,279.6%
Internal Rate of Return:	1.9%	11.2%	13.9%	15.3%	15%	13.6%	12.7%

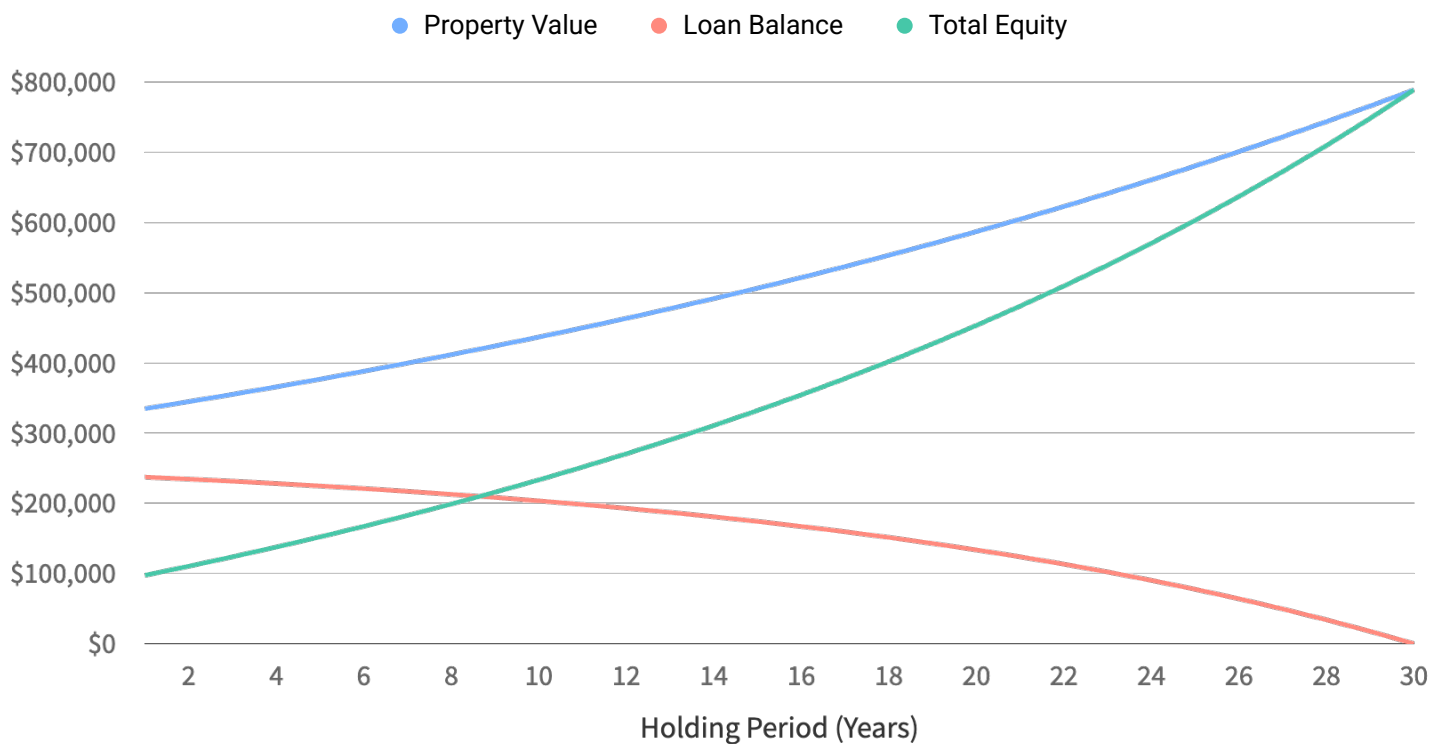
#### FINANCIAL RATIOS

Rent to Value:	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%
Gross Rent Multiplier:	11.39	11.5	11.61	11.84	12.43	13.71	15.11
Equity Multiple:	1.02	1.23	1.45	1.94	3.38	7.48	13.8
Break Even Ratio:	85.8%	84.6%	83.4%	81%	75.7%	66.4%	58.7%
Debt Coverage Ratio:	1.23	1.25	1.28	1.33	1.47	1.79	2.18
Debt Yield:	9.4%	9.7%	10.1%	10.8%	13.2%	24.4%	-

## Cash Flow Over Time



## Equity Over Time



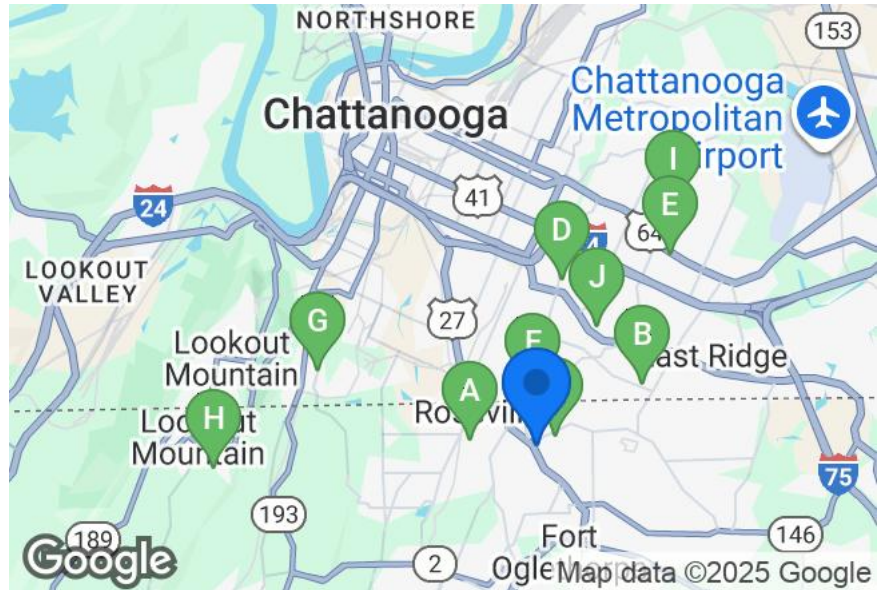
## Recent Comparable Sales

Average Sale Price

**\$ 205,200 (\$ 156/sq.ft.)**

\$ 51,000 - \$ 305,000

\$ 37/sq.ft. - \$ 286/sq.ft.

Estimated Property ARV Based on  
Average Price/Sq.Ft.**\$ 308,500**

Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
<b>●</b> 911 W Pine St Rossville, GA 30741	0 mi	100%	House Built 1922	-	2	1,976	-	-
<b>A</b> 209 Hickory St Rossville, GA 30741	0.98 mi	87.1%	House Built 1945	3	2	1,492	\$ 205,000 \$ 137/sq.ft.	06/11/2025 112 Days Ago
<b>B</b> 4407 Bennett Rd Chattanooga, TN 37412	1.76 mi	86.9%	House Built 1945	Studio	2	1,409	\$ 298,000 \$ 211/sq.ft.	08/01/2025 61 Days Ago
<b>C</b> 415 Hickory St Rossville, GA 30741	0.3 mi	86.0%	House Built 1942	Studio	2	1,513	\$ 195,000 \$ 129/sq.ft.	04/11/2025 173 Days Ago
<b>D</b> 818 Dunlap Ave Chattanooga, TN 37412	2.43 mi	85.2%	House Built 1921	Studio	2	1,458	\$ 305,000 \$ 209/sq.ft.	07/21/2025 72 Days Ago
<b>E</b> 11 Marlboro Ave Chattanooga, TN 37411	3.38 mi	83.1%	House Built 1930	Studio	2	1,459	\$ 130,000 \$ 89/sq.ft.	07/28/2025 65 Days Ago
<b>F</b> 3417 Land St Chattanooga, TN 37412	0.77 mi	82.0%	House Built 1946	Studio	1	900	\$ 257,000 \$ 286/sq.ft.	08/06/2025 56 Days Ago
<b>G</b> 5112 Tennessee Ave Chattanooga, TN 37409	3.36 mi	80.6%	House Built 1946	Studio	1	1,363	\$ 180,000 \$ 132/sq.ft.	08/15/2025 47 Days Ago
<b>H</b> 1514 Wood Nymph Trl Lookout Mountain, GA 30750	4.72 mi	79.4%	House Built 1947	Studio	2	1,479	\$ 270,551 \$ 183/sq.ft.	07/16/2025 77 Days Ago
<b>I</b> 3915 Sunset Ave Chattanooga, TN 37411	3.97 mi	79.1%	House Built 1948	Studio	2	1,376	\$ 51,000 \$ 37/sq.ft.	06/24/2025 99 Days Ago
<b>J</b> 3616 Wimberly Ln Chattanooga, TN 37412	1.95 mi	78.5%	House Built 1948	Studio	1	1,081	\$ 160,000 \$ 148/sq.ft.	06/20/2025 103 Days Ago



## Recent Comparable Rental Listings

Average Listed Rent

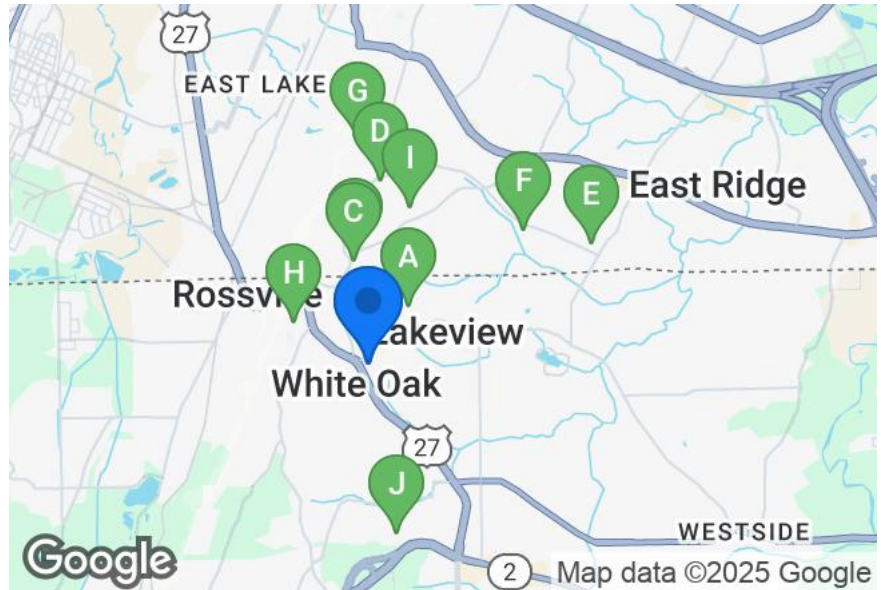
**\$ 1,880 (\$ 0.99/sq.ft.)**












\$ 1,695 - \$ 2,195

\$ 0.84/sq.ft. - \$ 1.11/sq.ft.

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

**\$ 1,960**



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
 <b>911 W Pine St</b> Rossville, GA 30741	0 mi	100%	House Built 1922	-	2	1,976	-	-
 <b>810 Caldonia St</b> Rossville, GA 30741	0.51 mi	98.8%	House Built 1952	4	2	1,990	\$ 1,950 \$ 0.98/sq.ft.	09/14/2025 16 Days Ago
 <b>1812 John Ross Rd</b> East Ridge, TN 37412	0.78 mi	97.7%	House	3	2	1,926	\$ 1,695 \$ 0.88/sq.ft.	05/01/2025 152 Days Ago
 <b>1818 John Ross Rd</b> Chattanooga, TN 37412	0.76 mi	97.1%	House	4	2	2,079	\$ 2,050 \$ 0.99/sq.ft.	09/30/2025 Today
 <b>1320 S Seminole Dr</b> East Ridge, TN 37412	1.33 mi	96.9%	House	3	2	2,010	\$ 1,695 \$ 0.84/sq.ft.	03/27/2025 187 Days Ago
 <b>4508 Pontiac Dr</b> Chattanooga, TN 37412	1.84 mi	96.1%	House Built 1945	3	2	2,000	\$ 1,990 \$ 1/sq.ft.	02/05/2025 237 Days Ago
 <b>4120 Bennett Rd</b> Chattanooga, TN 37412	1.49 mi	94.5%	House	3	2	1,800	\$ 1,950 \$ 1.08/sq.ft.	01/08/2025 265 Days Ago
 <b>508 E View Dr</b> Chattanooga, TN 37404	1.62 mi	94.2%	House	2	2	1,800	\$ 1,695 \$ 0.94/sq.ft.	02/11/2025 231 Days Ago
 <b>139 S Mission Ridge Dr</b> Rossville, GA 30741	0.62 mi	94.2%	House Built 2007	3	2	1,664	\$ 1,695 \$ 1.02/sq.ft.	08/26/2025 35 Days Ago
 <b>3703 Mary Anna Dr</b> Chattanooga, TN 37412	1.18 mi	93.7%	House	3	2	1,700	\$ 1,895 \$ 1.11/sq.ft.	09/30/2025 Today
 <b>1625 W Rebel Rd</b> Rossville, GA 30741	1.26 mi	93.6%	House	3	2.5	2,050	\$ 2,195 \$ 1.07/sq.ft.	07/03/2025 89 Days Ago

## Property Photos



## Report Created with DealCheck

DealCheck makes it easy to analyze rental properties, BRRRR's, flips, wholesale and multi-family buildings, estimate cash flow, profit and investment returns, and find the best real estate deals in seconds.

See how fast you can find and analyze investment properties with DealCheck. Try it free at <https://dealcheck.io>.

## Disclaimer

This Report is provided solely for general business information purposes. No advisory, fiduciary or other relationship is created by any acceptance or use of this Report.

The inclusion of this Report with any other materials does not constitute an endorsement by DealCheck of any third party or any third party's products or services. The projected valuation, financial and investment return information, conclusions and other information contained in this Report are based upon tested methodologies for accuracy. However, such information and conclusions are not definitive forecasts, appraisals or opinions of valuations. All such information and conclusions are stated in terms of probability of likelihood based on market factors and information submitted to DealCheck, and such information and conclusions are not guaranteed by DealCheck and should not be construed as a certified appraisal or valuation, or investment advice.

DealCheck uses or has used public and/or confidential data and assumptions provided to DealCheck by third parties, and DealCheck has not independently verified the data and assumptions used in these analyses or data sets. Attributes for properties may be inaccurate because county assessor and property data records do not always include recent additions and/or modifications to property structures. Changes in the underlying data or operating assumptions, or any loss of access to any one or more sources will clearly impact the analyses, information and conclusions set forth in this Report.

### DATA SOURCES

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

Comparable rental listings data is provided by © RentCast, 2020-2025. Use is subject to RentCast's [Terms of Use](#).