

# 105 White Oak St

## Investment Property - Buy & Hold

105 White Oak St, Rossville, GA 30741

House · - Beds · 1 Baths · 1,232 Sq.Ft.

**\$ 225,000 Purchase Price · \$ 225,000 ARV**

**\$ 56,250 Cash Needed · \$ 332/mo Cash Flow · 7.2% Cap Rate · 7.1% COC**





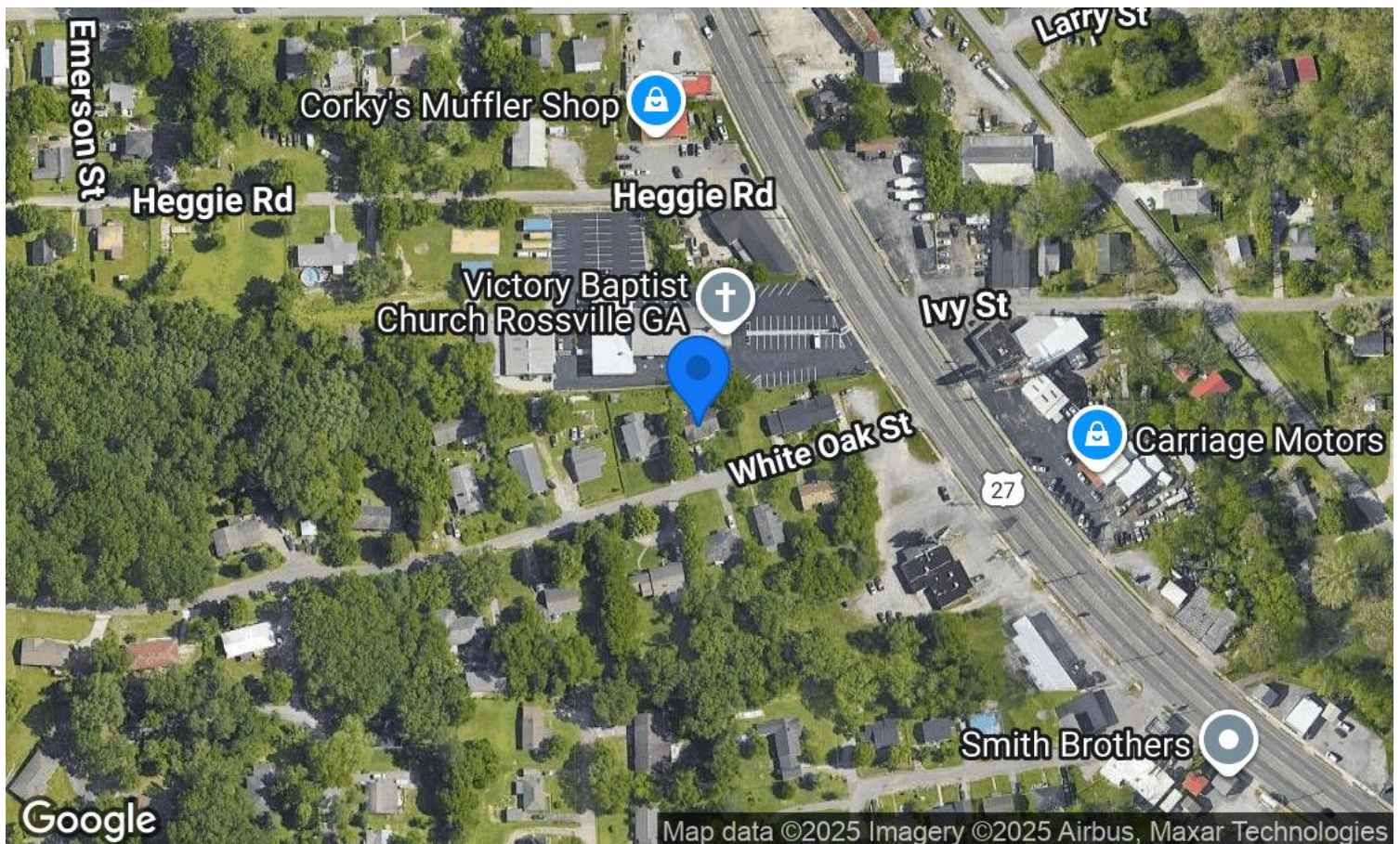
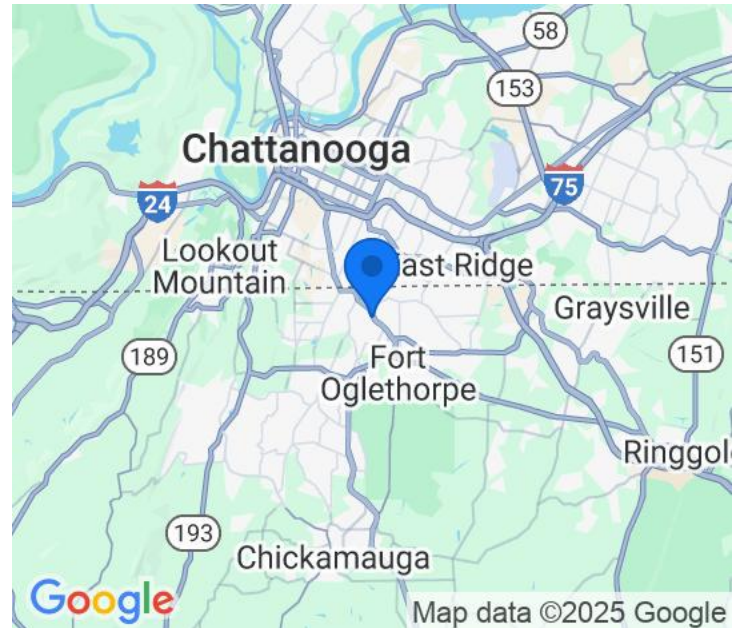
## Property Description

### ADDRESS

105 White Oak St  
Rossville, GA 30741

### DESCRIPTION

Property Type:	House
Beds / Baths:	/ 1 BA
Square Footage:	1,232
Year Built:	1947
Lot Size:	8,050 sq.ft.
Zoning:	C1



## Purchase Analysis & Returns

### PURCHASE & REHAB

Purchase Price:		\$ 225,000
Amount Financed:	-	\$ 168,750
<b>Down Payment:</b>	<b>=</b>	<b>\$ 56,250</b>
Purchase Costs:	+	\$ 0
Rehab Costs:	+	\$ 0
<b>Total Cash Needed:</b>	<b>=</b>	<b>\$ 56,250</b>
After Repair Value:		\$ 225,000
ARV Per Square Foot:		\$ 182.6
Price Per Square Foot:		\$ 182.6

### RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7.2% / 7.2%
Cash on Cash Return:	7.1%
Return on Equity:	6.1%
<b>Return on Investment:</b>	<b>-2%</b>
<b>Internal Rate of Return:</b>	<b>-2%</b>
Rent to Value:	0.7%
Gross Rent Multiplier:	12.1
<b>Equity Multiple:</b>	<b>0.98</b>
Break Even Ratio:	78.6%
Debt Coverage Ratio:	1.33
Debt Yield:	9.6%

### 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:	\$ 168,750
LTC / LTV:	75% / 75%
Loan Payment:	\$ 1,012 Per Month \$ 12,141 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:	\$ 1,269

### 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:		\$ 1,550	\$ 18,600
Vacancy (-%):	-	\$ 0	\$ 0
Other Income:	+	\$ 0	\$ 0
<b>Operating Income:</b>	<b>=</b>	<b>\$ 1,550</b>	<b>\$ 18,600</b>
Operating Expenses (13.3%):	-	\$ 206	\$ 2,474
<b>Net Operating Income:</b>	<b>=</b>	<b>\$ 1,344</b>	<b>\$ 16,126</b>
Loan Payments:	-	\$ 1,012	\$ 12,141
<b>Cash Flow:</b>	<b>=</b>	<b>\$ 332</b>	<b>\$ 3,985</b>

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

		Monthly	Yearly
<b>OPERATING EXPENSES</b>			
Property Taxes:		\$ 14	\$ 172
Insurance:		\$ 83	\$ 1,000
Property Management:		\$ 0	\$ 0
Maintenance:		\$ 78	\$ 930
Capital Expenditures:		\$ 31	\$ 372
HOA Fees:		\$ 0	\$ 0
Utilities:		\$ 0	\$ 0
Landscaping:		\$ 0	\$ 0
Accounting & Legal Fees:		\$ 0	\$ 0
<b>Total:</b>		<b>\$ 206</b>	<b>\$ 2,474</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:	\$ 18,600	\$ 18,972	\$ 19,351	\$ 20,133	\$ 22,229	\$ 27,097	\$ 33,031	
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>= \$ 18,600</b>	<b>= \$ 18,972</b>	<b>= \$ 19,351</b>	<b>= \$ 20,133</b>	<b>= \$ 22,229</b>	<b>= \$ 27,097</b>	<b>= \$ 33,031</b>	
Income Increase:	2%	2%	2%	2%	2%	2%	2%	
<b>OPERATING EXPENSES</b>								
Property Taxes:	\$ 172	\$ 175	\$ 179	\$ 186	\$ 206	\$ 251	\$ 305	
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:	+ \$ 930	+ \$ 949	+ \$ 968	+ \$ 1,007	+ \$ 1,111	+ \$ 1,355	+ \$ 1,652	
Capital Expenditures:	+ \$ 372	+ \$ 379	+ \$ 387	+ \$ 403	+ \$ 445	+ \$ 542	+ \$ 661	
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>= \$ 2,474</b>	<b>= \$ 2,523</b>	<b>= \$ 2,574</b>	<b>= \$ 2,678</b>	<b>= \$ 2,957</b>	<b>= \$ 3,605</b>	<b>= \$ 4,394</b>	
Expense Increase:	2%	2%	2%	2%	2%	2%	2%	
<b>CASH FLOW</b>								
Operating Income:	\$ 18,600	\$ 18,972	\$ 19,351	\$ 20,133	\$ 22,229	\$ 27,097	\$ 33,031	
Operating Expenses:	- \$ 2,474	- \$ 2,523	- \$ 2,574	- \$ 2,678	- \$ 2,957	- \$ 3,605	- \$ 4,394	
Expense Ratio:	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	
<b>Net Operating Income:</b>	<b>= \$ 16,126</b>	<b>= \$ 16,449</b>	<b>= \$ 16,777</b>	<b>= \$ 17,455</b>	<b>= \$ 19,272</b>	<b>= \$ 23,492</b>	<b>= \$ 28,637</b>	
Loan Payments:	- \$ 12,141	- \$ 12,141	- \$ 12,141	- \$ 12,141	- \$ 12,141	- \$ 12,141	- \$ 12,141	
<b>Cash Flow:</b>	<b>= \$ 3,985</b>	<b>= \$ 4,308</b>	<b>= \$ 4,636</b>	<b>= \$ 5,314</b>	<b>= \$ 7,131</b>	<b>= \$ 11,351</b>	<b>= \$ 16,496</b>	
<b>TAX BENEFITS &amp; DEDUCTIONS</b>								
Operating Expenses:	\$ 2,474	\$ 2,523	\$ 2,574	\$ 2,678	\$ 2,957	\$ 3,605	\$ 4,394	
Loan Interest:	+ \$ 10,069	+ \$ 9,941	+ \$ 9,805	+ \$ 9,508	+ \$ 8,590	+ \$ 5,680	+ \$ 386	
Depreciation:	+ \$ 8,136	+ \$ 8,136	+ \$ 8,136	+ \$ 8,136	+ \$ 8,136	+ \$ 8,136	+ \$ 0	
<b>Total Deductions:</b>	<b>= \$ 20,678</b>	<b>= \$ 20,599</b>	<b>= \$ 20,515</b>	<b>= \$ 20,322</b>	<b>= \$ 19,682</b>	<b>= \$ 17,420</b>	<b>= \$ 4,780</b>	
<b>EQUITY ACCUMULATION</b>								

	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Property Value:	\$ 231,750	\$ 238,703	\$ 245,864	\$ 260,837	\$ 302,381	\$ 406,375	\$ 546,134
Appreciation:	3%	3%	3%	3%	3%	3%	3%
Loan Balance:	- \$ 166,678	- \$ 164,478	- \$ 162,142	- \$ 157,029	- \$ 141,220	- \$ 91,131	- \$ 0
LTV Ratio:	71.9%	68.9%	65.9%	60.2%	46.7%	22.4%	-
<b>Total Equity:</b>	<b>= \$ 65,072</b>	<b>= \$ 74,225</b>	<b>= \$ 83,722</b>	<b>= \$ 103,808</b>	<b>= \$ 161,161</b>	<b>= \$ 315,244</b>	<b>= \$ 546,134</b>

## SALE ANALYSIS

Equity:	\$ 65,072	\$ 74,225	\$ 83,722	\$ 103,808	\$ 161,161	\$ 315,244	\$ 546,134
Selling Costs (6%):	- \$ 13,905	- \$ 14,322	- \$ 14,752	- \$ 15,650	- \$ 18,143	- \$ 24,383	- \$ 32,768
<b>Blue Proceeds:</b>	<b>= \$ 51,167</b>	<b>= \$ 59,903</b>	<b>= \$ 68,970</b>	<b>= \$ 88,158</b>	<b>= \$ 143,018</b>	<b>= \$ 290,861</b>	<b>= \$ 513,366</b>
Cumulative Cash Flow:	+ \$ 3,985	+ \$ 8,293	+ \$ 12,929	+ \$ 23,214	+ \$ 55,163	+ \$ 148,995	+ \$ 289,963
Total Cash Invested:	- \$ 56,250	- \$ 56,250	- \$ 56,250	- \$ 56,250	- \$ 56,250	- \$ 56,250	- \$ 56,250
<b>Total Profit:</b>	<b>= -\$ 1,098</b>	<b>= \$ 11,946</b>	<b>= \$ 25,649</b>	<b>= \$ 55,122</b>	<b>= \$ 141,931</b>	<b>= \$ 383,606</b>	<b>= \$ 747,079</b>

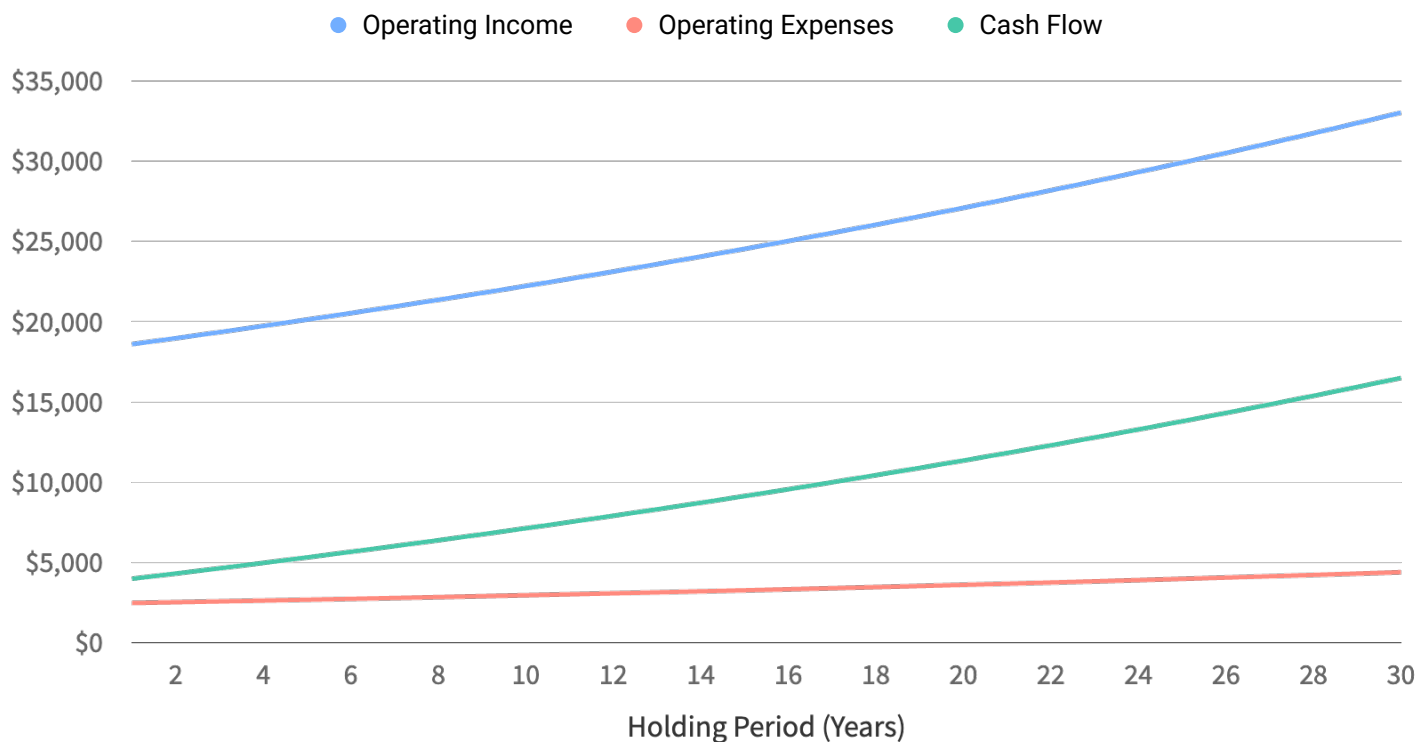
## INVESTMENT RETURNS

Cap Rate (Purchase Price):	7.2%	7.3%	7.5%	7.8%	8.6%	10.4%	12.7%
Cap Rate (Market Value):	7%	6.9%	6.8%	6.7%	6.4%	5.8%	5.2%
Cash on Cash Return:	7.1%	7.7%	8.2%	9.4%	12.7%	20.2%	29.3%
Return on Equity:	6.1%	5.8%	5.5%	5.1%	4.4%	3.6%	3%
Return on Investment:	-2%	21.2%	45.6%	98%	252.3%	682%	1,328.1%
Internal Rate of Return:	-2%	10.4%	14.2%	16.3%	16.2%	14.7%	13.8%

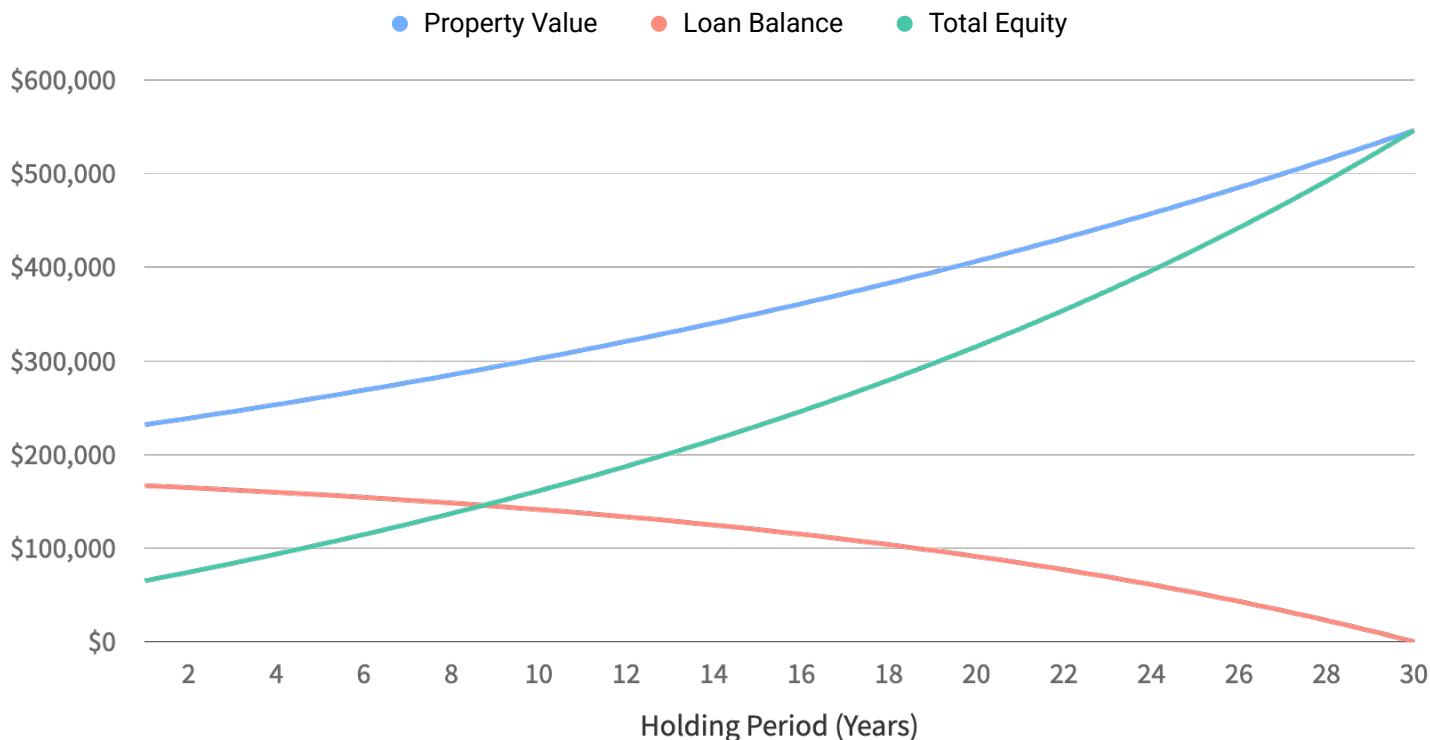
## FINANCIAL RATIOS

Rent to Value:	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%
Gross Rent Multiplier:	12.46	12.58	12.71	12.96	13.6	15	16.53
Equity Multiple:	0.98	1.21	1.46	1.98	3.52	7.82	14.28
Break Even Ratio:	78.6%	77.3%	76%	73.6%	67.9%	58.1%	50.1%
Debt Coverage Ratio:	1.33	1.35	1.38	1.44	1.59	1.93	2.36
Debt Yield:	9.7%	10%	10.3%	11.1%	13.6%	25.8%	-

## Cash Flow Over Time



## Equity Over Time



## Recent Comparable Sales

Average Sale Price

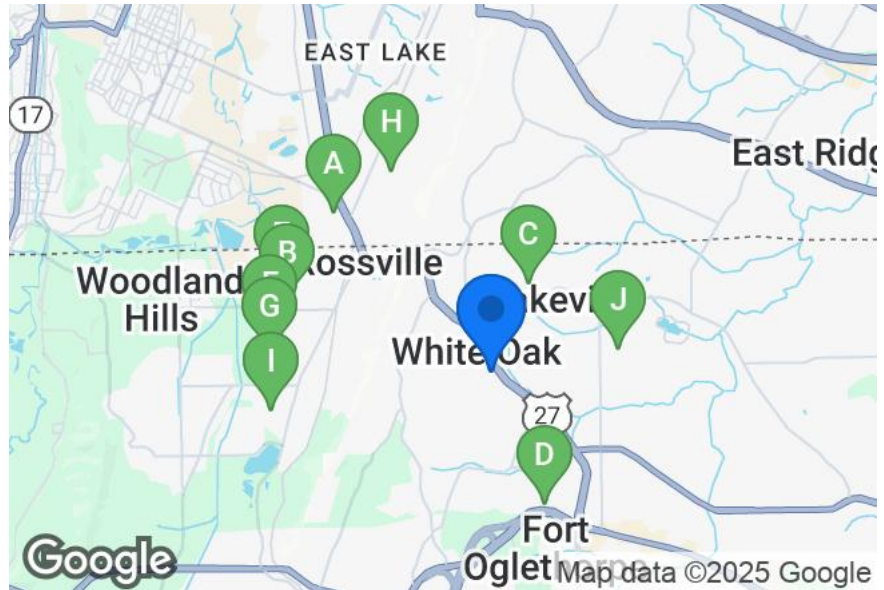
**\$ 123,500 (\$ 115/sq.ft.)**




\$ 35,000 - \$ 245,000

\$ 31/sq.ft. - \$ 210/sq.ft.

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

**\$ 141,600**



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
 105 White Oak St Rossville, GA 30741	0 mi	100%	House Built 1947	-	1	1,232	-	-
 1612 E 47th St Chattanooga, TN 37407	1.63 mi	94.3%	House Built 1920	Studio	1	1,211	\$ 45,500 \$ 38/sq.ft.	09/24/2025 29 Days Ago
 610 Carden Ave Rossville, GA 30741	1.57 mi	92.3%	House Built 1947	3	1	1,106	\$ 145,000 \$ 131/sq.ft.	09/03/2025 50 Days Ago
 820 Caldonia St Rossville, GA 30741	0.7 mi	92.0%	House Built 1957	Studio	1	884	\$ 100,000 \$ 113/sq.ft.	08/29/2025 55 Days Ago
 23 Pine Hill Dr Rossville, GA 30741	1.04 mi	91.9%	House Built 1940	Studio	1	1,141	\$ 35,000 \$ 31/sq.ft.	07/24/2025 91 Days Ago
 505 Carden Ave Rossville, GA 30741	1.65 mi	91.9%	House Built 1940	Studio	1	1,008	\$ 157,000 \$ 156/sq.ft.	09/19/2025 34 Days Ago
 802 Indian Ave Rossville, GA 30741	1.63 mi	91.3%	House Built 1934	3	1	976	\$ 107,000 \$ 110/sq.ft.	09/12/2025 41 Days Ago
 1102 Indian Ave Rossville, GA 30741	1.61 mi	90.5%	House Built 1942	3	1	1,169	\$ 245,000 \$ 210/sq.ft.	07/18/2025 97 Days Ago
 4208 13th Ave Chattanooga, TN 37407	1.63 mi	90.1%	House Built 1930	Studio	1	1,170	\$ 100,000 \$ 85/sq.ft.	07/11/2025 104 Days Ago
 104 Ellis Dr Rossville, GA 30741	1.63 mi	89.5%	House Built 1952	2	1	832	\$ 60,320 \$ 73/sq.ft.	09/04/2025 49 Days Ago
 141 Greenfield Dr Rossville, GA 30741	0.94 mi	88.8%	House Built 1960	Studio	2	1,188	\$ 240,000 \$ 202/sq.ft.	06/26/2025 119 Days Ago



## Recent Comparable Rental Listings

Average Listed Rent

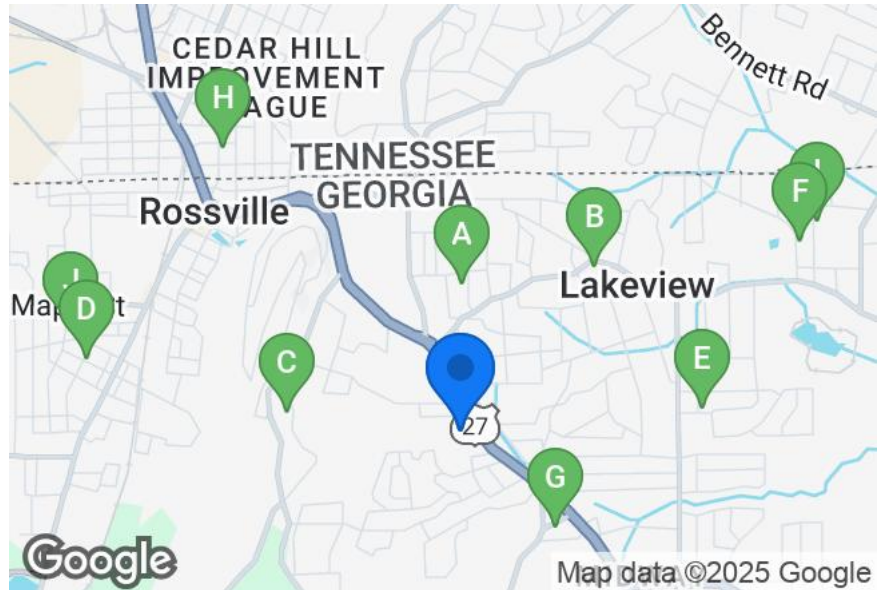
**\$ 1,410 (\$ 1.16/sq.ft.)**












\$ 1,000 - \$ 1,695

\$ 0.78/sq.ft. - \$ 1.47/sq.ft.

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

**\$ 1,430**



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
 105 White Oak St Rossville, GA 30741	0 mi	100%	House Built 1947	-	1	1,232	-	-
 807 Woodland Ave Rossville, GA 30741	0.53 mi	98.2%	House Built 1952	3	1	1,200	\$ 1,695 \$ 1.41/sq.ft.	07/16/2025 98 Days Ago
 730 Lakeview Dr Rossville, GA 30741	0.77 mi	97.8%	House	3	1	1,200	\$ 1,500 \$ 1.25/sq.ft.	10/22/2025 Today
 319 Hogan Cir Rossville, GA 30741	0.64 mi	97.5%	House	3	1	1,288	\$ 1,450 \$ 1.13/sq.ft.	10/22/2025 Today
 115 Peachtree St Rossville, GA 30741	1.39 mi	97.3%	House	3	1	1,230	\$ 1,300 \$ 1.06/sq.ft.	07/21/2025 93 Days Ago
 89 Hillsboro Rd Rossville, GA 30741	0.88 mi	96.9%	House Built 1961	3	1	1,296	\$ 1,500 \$ 1.16/sq.ft.	10/16/2025 6 Days Ago
 142 Greens Lake Rd Rossville, GA 30741	1.42 mi	96.5%	House	3	1	1,200	\$ 1,245 \$ 1.04/sq.ft.	04/17/2025 188 Days Ago
 69 Beaver Ave Rossville, GA 30741	0.49 mi	96.5%	House Built 1930	Studio	1	1,125	\$ 1,650 \$ 1.47/sq.ft.	05/17/2025 158 Days Ago
 4902 13th Ave Chattanooga, TN 37407	1.35 mi	96.4%	House	3	1	1,189	\$ 1,295 \$ 1.09/sq.ft.	09/05/2025 47 Days Ago
 226 Nawaka Ave Rossville, GA 30741	1.51 mi	96.3%	House	3	1	1,200	\$ 1,500 \$ 1.25/sq.ft.	03/11/2025 225 Days Ago
 716 Flegal Ave Rossville, GA 30741	1.47 mi	96.0%	House	2	1	1,280	\$ 1,000 \$ 0.78/sq.ft.	02/13/2025 251 Days Ago

## Property Photos



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