

# 3010 S Hackley St

## Investment Property - Buy & Hold

3010 S Hackley St, Muncie, IN 47302

House · 3 Beds · 1 Baths · 1,722 Sq.Ft.

3 bedroom, 1 bath located in Muncie Indiana

**\$ 149,900 Purchase Price · \$ 149,900 ARV**

**\$ 40,473 Cash Needed · \$ 490/mo Cash Flow · 8.3% Cap Rate · 14.5% COC**

Prepared by:



The Homeboys



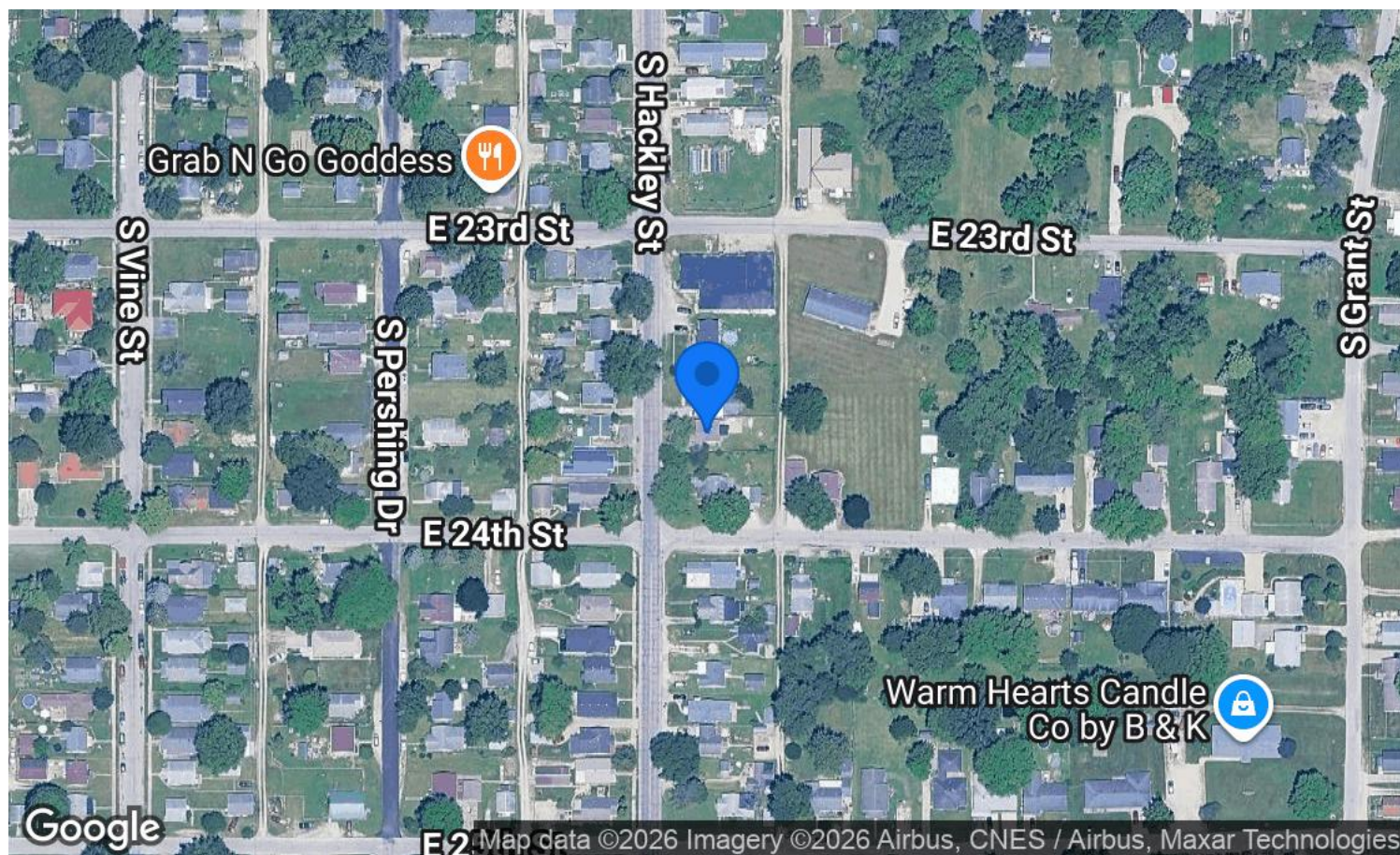
## Property Description

### ADDRESS

3010 S Hackley St  
Muncie, IN 47302

### DESCRIPTION

|                 |                           |
|-----------------|---------------------------|
| Property Type:  | House                     |
| Beds / Baths:   | 3 BR / 1 BA               |
| Square Footage: | 1,722                     |
| Year Built:     | 1935                      |
| Lot Size:       | 4,792 sq.ft.              |
| Zoning:         | Single Family Residential |



## Purchase Analysis & Returns

### PURCHASE & REHAB

|                           |          |                  |
|---------------------------|----------|------------------|
| Purchase Price:           |          | \$ 149,900       |
| Amount Financed:          | -        | \$ 112,425       |
| <b>Down Payment:</b>      | <b>=</b> | <b>\$ 37,475</b> |
| Purchase Costs:           | +        | \$ 2,998         |
| Rehab Costs:              | +        | \$ 0             |
| <b>Total Cash Needed:</b> | <b>=</b> | <b>\$ 40,473</b> |
| After Repair Value:       |          | \$ 149,900       |
| ARV Per Square Foot:      |          | \$ 87            |
| Price Per Square Foot:    |          | \$ 87            |

### RETURNS & RATIOS (Year 1)

|                             |             |
|-----------------------------|-------------|
| Cap Rate (Purchase/Market): | 8.3% / 8.3% |
| Cash on Cash Return:        | 14.5%       |
| Return on Equity:           | 13.4%       |
| Return on Investment:       | 0%          |
| Internal Rate of Return:    | 0%          |
| Rent to Value:              | 0.9%        |
| Gross Rent Multiplier:      | 9.62        |
| Equity Multiple:            | 1           |
| Break Even Ratio:           | 59.3%       |
| Debt Coverage Ratio:        | 1.89        |
| Debt Yield:                 | 11.1%       |

### PURCHASE COSTS

|                             |                 |
|-----------------------------|-----------------|
| <b>Total (2% of Price):</b> | <b>\$ 2,998</b> |
|-----------------------------|-----------------|

### FINANCING (PURCHASE)

|                |                     |
|----------------|---------------------|
| Loan Type:     | Amortizing, 30 Year |
| Interest Rate: | 4.25%               |
| Financing Of:  | Price (75%)         |
| Loan Amount:   | \$ 112,425          |
| LTC / LTV:     | 75% / 75%           |
| Loan Payment:  | \$ 553 Per Month    |
|                | \$ 6,637 Per Year   |

### ASSUMPTIONS & PROJECTIONS

|                      |                   |
|----------------------|-------------------|
| Rehab Cost Overrun:  | 10%               |
| Vacancy Rate:        | 3%                |
| 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:          | \$ 5,000          |

### 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:                  |          | \$ 1,299        | \$ 15,588        |
| Vacancy (3%):                | -        | \$ 39           | \$ 468           |
| Other Income:                | +        | \$ 0            | \$ 0             |
| <b>Operating Income:</b>     | <b>=</b> | <b>\$ 1,260</b> | <b>\$ 15,120</b> |
| Operating Expenses (17.2%):  | -        | \$ 217          | \$ 2,604         |
| <b>Net Operating Income:</b> | <b>=</b> | <b>\$ 1,043</b> | <b>\$ 12,516</b> |
| Loan Payments:               | -        | \$ 553          | \$ 6,637         |
| <b>Cash Flow:</b>            | <b>=</b> | <b>\$ 490</b>   | <b>\$ 5,879</b>  |

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

|                           |  | Monthly       | Yearly          |
|---------------------------|--|---------------|-----------------|
| <b>OPERATING EXPENSES</b> |  |               |                 |
| Property Taxes:           |  | \$ 105        | \$ 1,260        |
| Insurance:                |  | \$ 60         | \$ 720          |
| Maintenance:              |  | \$ 52         | \$ 624          |
| Capital Expenditures:     |  | \$ 0          | \$ 0            |
| HOA Fees:                 |  | \$ 0          | \$ 0            |
| Utilities:                |  | \$ 0          | \$ 0            |
| Landscaping:              |  | \$ 0          | \$ 0            |
| Accounting & Legal Fees:  |  | \$ 0          | \$ 0            |
| <b>Total:</b>             |  | <b>\$ 217</b> | <b>\$ 2,604</b> |

## Buy & Hold Projections

|                           | APPRECIATION<br>3% Per Year | INCOME INCREASE<br>2% Per Year |             | EXPENSE INCREASES<br>2% Per Year |             | SELLING COSTS<br>6% of Price |             |
|---------------------------|-----------------------------|--------------------------------|-------------|----------------------------------|-------------|------------------------------|-------------|
|                           | Year 1                      | Year 2                         | Year 3      | Year 5                           | Year 10     | Year 20                      | Year 30     |
| RENTAL INCOME             |                             |                                |             |                                  |             |                              |             |
| Gross Rent:               | \$ 15,588                   | \$ 15,900                      | \$ 16,218   | \$ 16,873                        | \$ 18,629   | \$ 22,709                    | \$ 27,682   |
| Vacancy:                  | - \$ 468                    | - \$ 477                       | - \$ 487    | - \$ 506                         | - \$ 559    | - \$ 681                     | - \$ 830    |
| Vacancy Rate:             | 3%                          | 3%                             | 3%          | 3%                               | 3%          | 3%                           | 3%          |
| Other Income:             | + \$ 0                      | + \$ 0                         | + \$ 0      | + \$ 0                           | + \$ 0      | + \$ 0                       | + \$ 0      |
| Operating Income:         | = \$ 15,120                 | = \$ 15,423                    | = \$ 15,731 | = \$ 16,367                      | = \$ 18,070 | = \$ 22,028                  | = \$ 26,852 |
| Income Increase:          | 2%                          | 2%                             | 2%          | 2%                               | 2%          | 2%                           | 2%          |
| OPERATING EXPENSES        |                             |                                |             |                                  |             |                              |             |
| Property Taxes:           | \$ 1,260                    | \$ 1,285                       | \$ 1,311    | \$ 1,364                         | \$ 1,506    | \$ 1,836                     | \$ 2,238    |
| Insurance:                | + \$ 720                    | + \$ 734                       | + \$ 749    | + \$ 779                         | + \$ 860    | + \$ 1,049                   | + \$ 1,279  |
| Property Management:      | N/A                         | + \$ 1,542                     | + \$ 1,573  | + \$ 1,637                       | + \$ 1,807  | + \$ 2,203                   | + \$ 2,685  |
| Maintenance:              | + \$ 624                    | + \$ 636                       | + \$ 649    | + \$ 675                         | + \$ 745    | + \$ 908                     | + \$ 1,107  |
| 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      |
| Operating Expenses:       | = \$ 2,604                  | = \$ 4,197                     | = \$ 4,282  | = \$ 4,455                       | = \$ 4,918  | = \$ 5,996                   | = \$ 7,309  |
| Expense Increase:         | 2%                          | 2%                             | 2%          | 2%                               | 2%          | 2%                           | 2%          |
| CASH FLOW                 |                             |                                |             |                                  |             |                              |             |
| Operating Income:         | \$ 15,120                   | \$ 15,423                      | \$ 15,731   | \$ 16,367                        | \$ 18,070   | \$ 22,028                    | \$ 26,852   |
| Operating Expenses:       | - \$ 2,604                  | - \$ 4,197                     | - \$ 4,282  | - \$ 4,455                       | - \$ 4,918  | - \$ 5,996                   | - \$ 7,309  |
| Expense Ratio:            | 17.2%                       | 27.2%                          | 27.2%       | 27.2%                            | 27.2%       | 27.2%                        | 27.2%       |
| Net Operating Income:     | = \$ 12,516                 | = \$ 11,226                    | = \$ 11,449 | = \$ 11,912                      | = \$ 13,152 | = \$ 16,032                  | = \$ 19,543 |
| Loan Payments:            | - \$ 6,637                  | - \$ 6,637                     | - \$ 6,637  | - \$ 6,637                       | - \$ 6,637  | - \$ 6,637                   | - \$ 6,637  |
| Cash Flow:                | = \$ 5,879                  | = \$ 4,589                     | = \$ 4,812  | = \$ 5,275                       | = \$ 6,515  | = \$ 9,395                   | = \$ 12,906 |
| TAX BENEFITS & DEDUCTIONS |                             |                                |             |                                  |             |                              |             |
| Operating Expenses:       | \$ 2,604                    | \$ 4,197                       | \$ 4,282    | \$ 4,455                         | \$ 4,918    | \$ 5,996                     | \$ 7,309    |
| Loan Interest:            | + \$ 4,741                  | + \$ 4,659                     | + \$ 4,574  | + \$ 4,391                       | + \$ 3,860  | + \$ 2,393                   | + \$ 150    |
| Depreciation:             | + \$ 5,378                  | + \$ 5,378                     | + \$ 5,378  | + \$ 5,378                       | + \$ 5,378  | + \$ 5,378                   | + \$ 0      |
| Total Deductions:         | = \$ 12,724                 | = \$ 14,234                    | = \$ 14,234 | = \$ 14,224                      | = \$ 14,156 | = \$ 13,767                  | = \$ 7,459  |
| EQUITY ACCUMULATION       |                             |                                |             |                                  |             |                              |             |

|                      | Year 1             | Year 2             | Year 3             | Year 5             | Year 10             | Year 20             | Year 30             |
|----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------------|---------------------|
| Property Value:      | \$ 154,397         | \$ 159,029         | \$ 163,800         | \$ 173,775         | \$ 201,453          | \$ 270,736          | \$ 363,847          |
| Appreciation:        | 3%                 | 3%                 | 3%                 | 3%                 | 3%                  | 3%                  | 3%                  |
| Loan Balance:        | - \$ 110,530       | - \$ 108,552       | - \$ 106,489       | - \$ 102,091       | - \$ 89,314         | - \$ 53,990         | - \$ 0              |
| LTV Ratio:           | 71.6%              | 68.3%              | 65%                | 58.7%              | 44.3%               | 19.9%               | -                   |
| <b>Total Equity:</b> | <b>= \$ 43,867</b> | <b>= \$ 50,477</b> | <b>= \$ 57,311</b> | <b>= \$ 71,684</b> | <b>= \$ 112,139</b> | <b>= \$ 216,746</b> | <b>= \$ 363,847</b> |

**SALE ANALYSIS**

|                       |                    |                    |                    |                    |                     |                     |                     |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------------|---------------------|
| Equity:               | \$ 43,867          | \$ 50,477          | \$ 57,311          | \$ 71,684          | \$ 112,139          | \$ 216,746          | \$ 363,847          |
| Selling Costs (6%):   | - \$ 9,264         | - \$ 9,542         | - \$ 9,828         | - \$ 10,427        | - \$ 12,087         | - \$ 16,244         | - \$ 21,831         |
| <b>Sale Proceeds:</b> | <b>= \$ 34,604</b> | <b>= \$ 40,935</b> | <b>= \$ 47,483</b> | <b>= \$ 61,258</b> | <b>= \$ 100,052</b> | <b>= \$ 200,502</b> | <b>= \$ 342,016</b> |
| Cumulative Cash Flow: | + \$ 5,879         | + \$ 10,468        | + \$ 15,280        | + \$ 25,596        | + \$ 55,642         | + \$ 136,160        | + \$ 248,845        |
| Total Cash Invested:  | - \$ 40,473        | - \$ 40,473        | - \$ 40,473        | - \$ 40,473        | - \$ 40,473         | - \$ 40,473         | - \$ 40,473         |
| <b>Total Profit:</b>  | <b>= \$ 10</b>     | <b>= \$ 10,930</b> | <b>= \$ 22,290</b> | <b>= \$ 46,381</b> | <b>= \$ 115,221</b> | <b>= \$ 296,189</b> | <b>= \$ 550,388</b> |

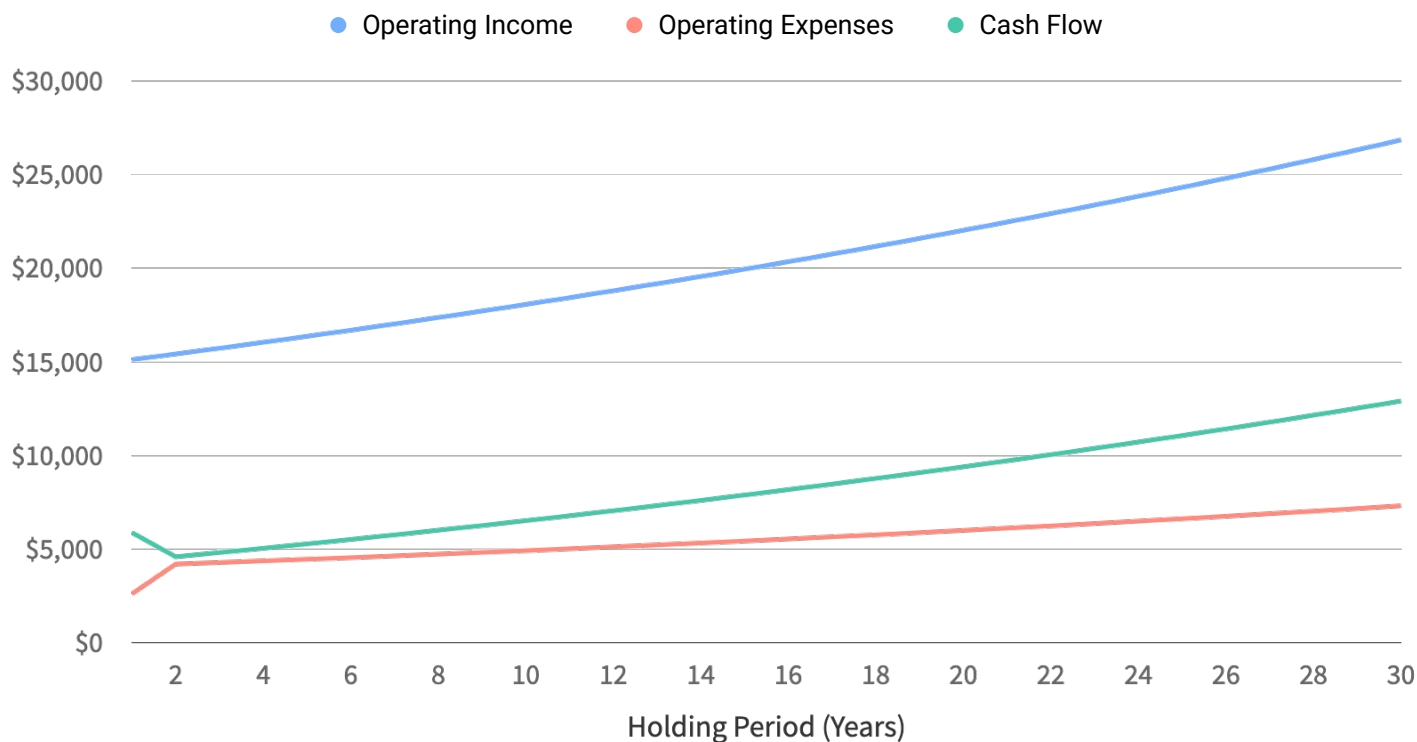
**INVESTMENT RETURNS**

|                            |       |       |       |        |        |        |          |
|----------------------------|-------|-------|-------|--------|--------|--------|----------|
| Cap Rate (Purchase Price): | 8.3%  | 7.5%  | 7.6%  | 7.9%   | 8.8%   | 10.7%  | 13%      |
| Cap Rate (Market Value):   | 8.1%  | 7.1%  | 7%    | 6.9%   | 6.5%   | 5.9%   | 5.4%     |
| Cash on Cash Return:       | 14.5% | 11.3% | 11.9% | 13%    | 16.1%  | 23.2%  | 31.9%    |
| Return on Equity:          | 13.4% | 9.1%  | 8.4%  | 7.4%   | 5.8%   | 4.3%   | 3.5%     |
| Return on Investment:      | 0%    | 27%   | 55.1% | 114.6% | 284.7% | 731.8% | 1,359.9% |
| Internal Rate of Return:   | 0%    | 13.6% | 17.6% | 19.7%  | 19.2%  | 17.2%  | 16.2%    |

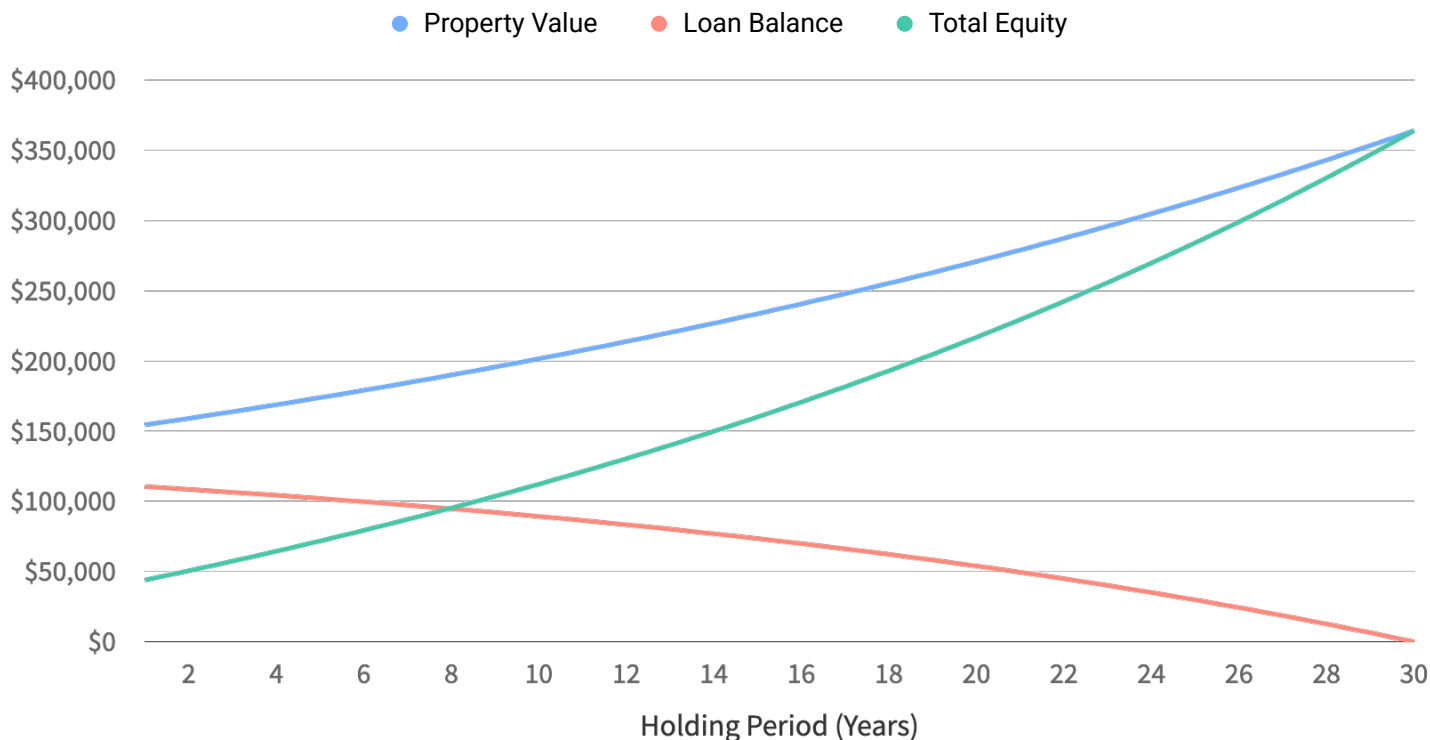
**FINANCIAL RATIOS**

|                        |       |       |       |       |       |       |       |
|------------------------|-------|-------|-------|-------|-------|-------|-------|
| Rent to Value:         | 0.8%  | 0.8%  | 0.8%  | 0.8%  | 0.8%  | 0.7%  | 0.6%  |
| Gross Rent Multiplier: | 9.9   | 10    | 10.1  | 10.3  | 10.81 | 11.92 | 13.14 |
| Equity Multiple:       | 1     | 1.27  | 1.55  | 2.15  | 3.85  | 8.32  | 14.6  |
| Break Even Ratio:      | 59.3% | 68.1% | 67.3% | 65.7% | 62%   | 55.6% | 50.4% |
| Debt Coverage Ratio:   | 1.89  | 1.69  | 1.73  | 1.79  | 1.98  | 2.42  | 2.94  |
| Debt Yield:            | 11.3% | 10.3% | 10.8% | 11.7% | 14.7% | 29.7% | -     |

## Cash Flow Over Time



## Equity Over Time



## Recent Comparable Sales

Average Sale Price

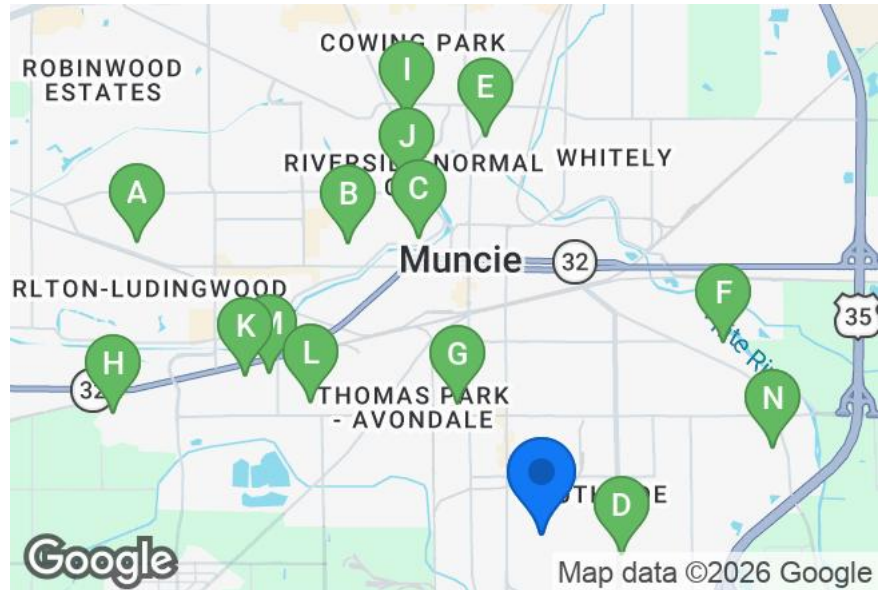
**\$ 134,900 (\$ 113/sq.ft.)**

\$ 69,492 - \$ 208,945

\$ 64/sq.ft. - \$ 211/sq.ft.

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

**\$ 194,700**



| Property                                                                      | Distance | Similarity | Type                | Beds | Baths | Sq.Ft. | Sale Price                  | Sale Date                  |
|-------------------------------------------------------------------------------|----------|------------|---------------------|------|-------|--------|-----------------------------|----------------------------|
| <span style="color: blue;">●</span> 3010 S Hackley St<br>Muncie, IN 47302     | 0 mi     | 100%       | House<br>Built 1935 | 3    | 1     | 1,722  | -                           | -                          |
| <span style="color: green;">A</span> 212 N Bittersweet Ln<br>Muncie, IN 47304 | 3.39 mi  | 78.1%      | House<br>Built 1955 | 3    | 1     | 992    | \$ 208,945<br>\$ 211/sq.ft. | 05/11/2026<br>123 Days Ago |
| <span style="color: green;">B</span> 1400 W Washington St<br>Muncie, IN 47303 | 2.38 mi  | 78.3%      | House<br>Built 1927 | 2    | 1     | 1,089  | \$ 164,920<br>\$ 151/sq.ft. | 06/15/2026<br>88 Days Ago  |
| <span style="color: green;">C</span> 208 N Meeks Ave<br>Muncie, IN 47303      | 2.17 mi  | 77.9%      | House<br>Built 1919 | 2    | 1     | 1,080  | \$ 164,874<br>\$ 153/sq.ft. | 05/29/2026<br>105 Days Ago |
| <span style="color: green;">D</span> 3215 S Southwest Dr<br>Muncie, IN 47302  | 0.55 mi  | 87.3%      | House<br>Built 1951 | 3    | 1     | 1,130  | \$ 161,595<br>\$ 143/sq.ft. | 05/26/2026<br>108 Days Ago |
| <span style="color: green;">E</span> 304 E Highland Ave<br>Muncie, IN 47303   | 2.72 mi  | 82.5%      | House<br>Built 1929 | 3    | 1     | 1,408  | \$ 154,812<br>\$ 110/sq.ft. | 04/13/2026<br>151 Days Ago |
| <span style="color: green;">F</span> 1100 S May Ave<br>Muncie, IN 47302       | 1.79 mi  | 87.9%      | House<br>Built 1932 | 3    | 1     | 1,768  | \$ 148,361<br>\$ 84/sq.ft.  | 04/21/2026<br>143 Days Ago |
| <span style="color: green;">G</span> 1725 S High St<br>Muncie, IN 47302       | 1.06 mi  | 80.6%      | House<br>Built 1927 | 2    | 1     | 936    | \$ 131,404<br>\$ 140/sq.ft. | 06/25/2026<br>78 Days Ago  |
| <span style="color: green;">H</span> 3909 W 11th St<br>Muncie, IN 47302       | 3.03 mi  | 76.9%      | House<br>Built 1962 | 2    | 1     | 1,107  | \$ 130,681<br>\$ 118/sq.ft. | 06/16/2026<br>87 Days Ago  |
| <span style="color: green;">I</span> 800 W Wills St<br>Muncie, IN 47303       | 2.96 mi  | 81.6%      | House<br>Built 1937 | 3    | 1     | 1,344  | \$ 126,084<br>\$ 94/sq.ft.  | 04/20/2026<br>144 Days Ago |
| <span style="color: green;">J</span> 717 W Queen St<br>Muncie, IN 47303       | 2.54 mi  | 81.7%      | House<br>Built 1921 | 3    | 2     | 1,320  | \$ 116,375<br>\$ 88/sq.ft.  | 05/26/2026<br>108 Days Ago |

|   | Property                           | Distance | Similarity | Type                | Beds | Baths | Sq.Ft. | Sale Price                 | Sale Date                  |
|---|------------------------------------|----------|------------|---------------------|------|-------|--------|----------------------------|----------------------------|
| K | 2504 W 8th St<br>Muncie, IN 47302  | 2.29 mi  | 85.1%      | House<br>Built 1947 | 3    | 1     | 1,792  | \$ 115,000<br>\$ 64/sq.ft. | 03/26/2026<br>169 Days Ago |
| L | 1808 W 11th St<br>Muncie, IN 47302 | 1.81 mi  | 79.4%      | House<br>Built 1920 | 2    | 1     | 1,198  | \$ 113,050<br>\$ 94/sq.ft. | 05/18/2026<br>116 Days Ago |
| M | 2225 W 7th St<br>Muncie, IN 47302  | 2.16 mi  | 80.0%      | House<br>Built 1926 | 2    | 1     | 1,196  | \$ 82,992<br>\$ 69/sq.ft.  | 06/16/2026<br>87 Days Ago  |
| N | 3312 E 16th St<br>Muncie, IN 47302 | 1.67 mi  | 86.2%      | House<br>Built 1935 | 3    | 1     | 1,092  | \$ 69,492<br>\$ 64/sq.ft.  | 07/07/2026<br>66 Days Ago  |

## Recent Comparable Rental Listings

Average Listed Rent

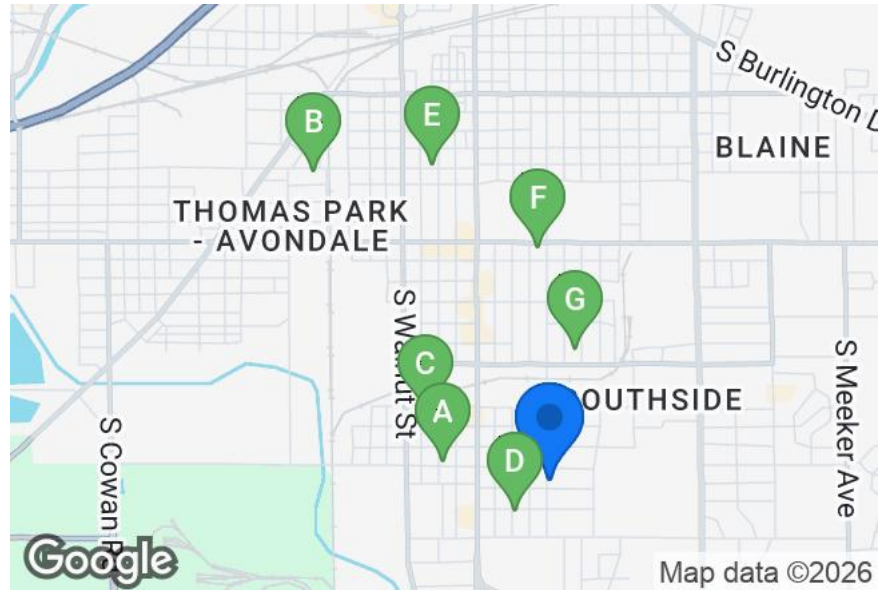
**\$ 1,280 (\$ 0.86/sq.ft.)**

\$ 1,000 - \$ 1,625

\$ 0.60/sq.ft. - \$ 1.07/sq.ft.

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

**\$ 1,480**



|          | Property                                     | Distance | Similarity | Type                | Beds | Baths | Sq.Ft. | Listed Rent                | Last Seen                 |
|----------|----------------------------------------------|----------|------------|---------------------|------|-------|--------|----------------------------|---------------------------|
|          | <b>3010 S Hackley St</b><br>Muncie, IN 47302 | 0 mi     | 100%       | House<br>Built 1935 | 3    | 1     | 1,722  | -                          | -                         |
| <b>A</b> | 2918 S Jefferson St<br>Muncie, IN 47302      | 0.37 mi  | 94.3%      | House               | 3    | 1.5   | 1,520  | \$ 1,625<br>\$ 1.07/sq.ft. | 09/10/2026<br>Today       |
| <b>B</b> | 525 W 8th St<br>Muncie, IN 47302             | 1.32 mi  | 93.1%      | House<br>Built 1885 | 3    | 1.5   | 1,541  | \$ 1,425<br>\$ 0.92/sq.ft. | 09/10/2026<br>Today       |
| <b>C</b> | 2708 S Mulberry St<br>Muncie, IN 47302       | 0.48 mi  | 92.5%      | House               | 3    | 1     | 1,232  | \$ 1,275<br>\$ 1.03/sq.ft. | 07/29/2026<br>43 Days Ago |
| <b>D</b> | 3200 S Vine St<br>Muncie, IN 47302           | 0.16 mi  | 99.0%      | House               | 3    | 1     | 1,664  | \$ 1,250<br>\$ 0.75/sq.ft. | 09/10/2026<br>Today       |
| <b>E</b> | 218 E 8th St Unit A<br>Muncie, IN 47302      | 1.15 mi  | 95.7%      | House               | 3    | 1     | 1,538  | \$ 1,200<br>\$ 0.78/sq.ft. | 08/07/2026<br>35 Days Ago |
| <b>F</b> | 811 E Memorial Dr<br>Muncie, IN 47302        | 0.79 mi  | 95.6%      | House               | 3    | 1     | 1,984  | \$ 1,200<br>\$ 0.60/sq.ft. | 08/24/2026<br>17 Days Ago |
| <b>G</b> | 2411 S Beacon St<br>Muncie, IN 47302         | 0.45 mi  | 93.4%      | House               | 3    | 1     | -      | \$ 1,000                   | 09/10/2026<br>1 Day Ago   |

## Property Photos





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### DATA SOURCES

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

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