

# Investment Summary & Deal Analysis

1247 Oak Street, Austin TX 78701

Prepared February 2026 • Flip Capital Card LLC

**\$185,000**

PURCHASE PRICE

**\$310,000**

ARV

**\$47,500**

RENOVATION

**\$77,500**

PROJECTED PROFIT

## Property Details

Address	1247 Oak Street, Austin TX 78701
Property Type	Single Family Residence
Bedrooms / Bathrooms	3 Bed / 2 Bath
Square Footage	1,450 sqft
Year Built	1978
Current Condition	Fair — needs full renovation

## Financial Summary

Purchase Price	<b>\$185,000</b>
Down Payment (20%)	<b>\$37,000</b>
Loan Amount	<b>\$148,000</b>
After Repair Value (ARV)	<b>\$310,000</b>
Renovation Budget	<b>\$47,500</b>
Total Investment	<b>\$232,500</b>
Projected Net Profit	<b>\$77,500</b>
Return on Investment	<b>91.2%</b>

## Renovation Scope of Work

Item	Description	Cost
Kitchen	Full remodel — cabinets, counters, appliances, backsplash	\$18,000
Bathrooms (2)	Full remodel — tile, vanities, fixtures	\$12,000
Flooring	LVP flooring throughout (approx. 1,450 sqft)	\$5,800
Paint	Interior + exterior — neutral modern palette	\$4,200
HVAC	Full service, repair, and filter replacement	\$2,500

Electrical	Panel upgrade to 200A	\$3,000
Water Heater	New 50-gallon gas water heater	\$2,000
TOTAL		\$47,500

## Exit Strategy & Holding Costs

Strategy: Renovate and sell • Estimated timeline: 3 months renovation + 3 months to sell

Expense	Monthly	6 Months
Loan Interest (12% on \$148k)	\$1,480	\$8,880
Property Taxes	\$350	\$2,100
Insurance	\$150	\$900
Utilities	\$200	\$1,200
Total Holding Costs	\$2,180	\$13,080

## Profit Analysis

After Repair Value (ARV)	<b>\$310,000</b>
Less: Purchase Price	<b>(\$185,000)</b>
Less: Renovation	<b>(\$47,500)</b>
Less: Holding Costs (6 mo)	<b>(\$13,080)</b>
Less: Selling Costs (6%)	<b>(\$18,600)</b>
Less: Closing Costs	<b>(\$5,000)</b>
Projected Net Profit	<b>\$40,820</b>
Cash-on-Cash Return	<b>48.0% (on \$85k deployed)</b>

## Comparable Sales

Address	Sale Price	Date	Bed/Bath	SqFt	Dist.	\$/SqFt
1305 Elm Ave	\$295,000	Dec 2025	3/2	1,380	0.3 mi	\$213
892 Maple Dr	\$318,000	Jan 2026	3/2	1,520	0.6 mi	\$209
2041 Cedar Ln	\$305,000	Nov 2025	3/2	1,410	0.8 mi	\$216
1178 Birch St	\$322,000	Dec 2025	4/2	1,550	0.5 mi	\$207

Average Comp: \$310,000 • Average \$/sqft: \$211 • Subject ARV: \$310,000 (\$213/sqft)

## Borrower Profile

Borrower	<b>James Mitchell</b>
Entity	<b>Flip Capital Card LLC</b>
Experience	<b>6–10 flips completed</b>

Market Experience

**8 years in Austin, TX market**

General Contractor

**Robert Torres — License #TX-GC-48291**

GC Relationship

**3–5 projects completed together**

Cash Reserves

**\$85,000**

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