

OFF-MARKET · 3 BED, 1.5 BATH RANCH ON A THIRD OF AN ACRE

3372 Adkins Road, Chattanooga, Tennessee

A Lookout Valley three-bedroom, ten minutes from downtown, with a 2.75% rate already in place.

\$35,000 CASH TO CONTROL	2.75% RATE IN PLACE	\$1,293 MONTHLY PAYMENT	\$1,900 to \$2,000 RENT, WITHIN 1 MILE	\$250K to \$270K VALUE, WITHIN 1 MILE
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WHY IT WORKS

The 30-year average is **7.40%** today. This house comes with **2.75%**.

Rents inside a mile run \$1,900 to \$2,000. The full payment is \$1,293. That leaves about \$650 a month before the buyer has fixed a thing, on financing nobody can originate in this market.

\$35,000 brings the loan current, covers closing, and puts the house and the rate in the buyer's hands. Existing financing stays in place.

THREE WAYS TO WIN

Hold	Rent it at \$1,900 to \$2,000 against a \$1,293 payment. The rate never resets.
Wrap	Sell to an owner-occupant on terms at the comps and keep the spread between their payment and yours.
Flip	Refresh and sell at \$250,000 to \$270,000. Renovated product nearby has closed at \$300,000.

THE HOUSE



- 3 bed, 1.5 bath, 1,300 sq ft, one level
- Built 1964, roof replaced 2016
- 0.34 acre level lot, fenced rear yard
- Carport, rear deck, outbuilding
- Central heat and air; EPB fiber
- FEMA Zone X; zoned RN-1-7.5
- Lookout Valley schools within a mile
- I-24 at Browns Ferry Rd; 10 min to downtown

Condition. Vacant. Walked by **Flood & Fire Pros**, a local restoration firm rated 5.0 on Google: no visible signs of mold. Sold as-is.

THE PROOF: CLOSED SALES WITHIN 1 MILE, LAST 12 MONTHS

ADDRESS	CLOSED	PRICE	BD/BA	SQ FT	MI	NOTES	SOURCE
3312 Pioneer Dr	Jul 2026	\$300,000	3/2	1,188	0.1	Full renovation	View
3316 Mountain View Dr	Jan 2026	\$269,900	3/2	1,455	0.6	Updated; now rents for \$2,000 to \$2,100	View
514 Raccoon Trl	Jul 2026	\$260,000	3/2	1,545	0.5	Well kept original	View
128 Isbill Rd	Apr 2026	\$245,000	3/2	1,300	0.8	Same size as this house	View

Rentals inside a mile: 3316 Mountain View Dr, \$2,000 to \$2,100; 136 Browns Ferry Rd, \$1,950 to \$1,975. Rate: Freddie Mac weekly 30-year average. Full comp sheet with sources on request.

HOW TO MOVE

One buyer, one round. Proof of funds, a 15-minute call, contract within 24 hours of the call, closing within 7 days of contract through a Tennessee closing attorney. Walkthroughs by appointment.

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Offered as an assignment of purchase contract; the offeror is not the owner of record. Property sold as-is. Figures from public records, servicer statements and MLS-fed listing sites, believed reliable, not guaranteed. Buyer to verify.