



610 Lakewood Drive, Lake St. Louis, Missouri 63367

Spacious and Low-Maintenance 4-Bedroom Ranch in Lake St. Louis



610 Lakewood Drive



Investment Overview:

Property Overview: This beautifully updated 4-bedroom, 2.5-bathroom ranch-style home offers 1,206 square feet of living space and sits on an 8,457 square foot (.1941 acre) lot. Built in 1992 and located in a quiet cul-de-sac in Lake St. Louis, the home features a functional layout with modern updates, making it a great option as either an investment property or a primary residence. Currently tenant-occupied through October 31, 2025, the property generates \$1,800 per month in rental income.

Interior & Lower Level: The lower level includes one bedroom, a half bath, and a large finished space—perfect for entertaining, a media room, or a flexible recreation area.

Exterior Features: The home offers low-maintenance siding with attractive brick veneer and includes an attached garage for convenient parking and storage. The backyard features a charming patio area surrounded by beautifully maintained landscaping—an ideal space to relax or host guests.

Location: Nestled in desirable Lake St. Louis and within the highly rated Wentzville School District, this home provides easy access to schools, parks, shopping, and more. Residents can enjoy a family-friendly atmosphere with added amenities like nearby pickleball courts and walking-distance access to boat slips.

Rental Position: While currently rented at \$1,800/month, comparable homes in the area of similar size have rented for approximately \$2,006/month, offering strong potential for investors seeking reliable income in a steadily growing market.



7-Year Pro Forma:

FINANCING CALCULATIONS							
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Maintenance	0.0%	2.0%	2.0%	2.0%	2.5%	3.0%	3.0%
Property Appreciation	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Rental Appreciation	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Tax/Insurance/HOA Appreciation	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Revenues							
Rental Income	\$ 21,600	\$ 22,248	\$ 22,915	\$ 23,603	\$ 24,311	\$ 25,040	\$ 25,792
Vacancy Rate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Rental Income	\$ 21,600	\$ 22,248	\$ 22,915	\$ 23,603	\$ 24,311	\$ 25,040	\$ 25,792
Expenses							
Property Taxes	\$ 3,291	\$ 3,340	\$ 3,390	\$ 3,441	\$ 3,493	\$ 3,545	\$ 3,598
Insurance	\$ 1,000	\$ 1,015	\$ 1,030	\$ 1,046	\$ 1,061	\$ 1,077	\$ 1,093
Property Mgmt	\$ 2,160	\$ 2,225	\$ 2,292	\$ 2,360	\$ 2,431	\$ 2,504	\$ 2,579
Lease Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
HOA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Maintenance & Repairs	\$ -	\$ 445	\$ 458	\$ 472	\$ 608	\$ 751	\$ 774
Total Expenses	\$ 6,451	\$ 7,025	\$ 7,170	\$ 7,319	\$ 7,593	\$ 7,878	\$ 8,045
Net Operating Income (NOI)	\$ 15,149	\$ 15,223	\$ 15,745	\$ 16,284	\$ 16,718	\$ 17,163	\$ 17,747
Cash Flow							
NOI (Cash Available)	\$ 15,149	\$ 15,223	\$ 15,745	\$ 16,284	\$ 16,718	\$ 17,163	\$ 17,747
Mortgage	\$ 19,460	\$ 19,460	\$ 19,460	\$ 19,460	\$ 19,460	\$ 19,460	\$ 19,460
Total Cash Flow	\$ (4,311)	\$ (4,237)	\$ (3,715)	\$ (3,176)	\$ (2,742)	\$ (2,298)	\$ (1,713)
Loan Principal Payments	\$ 2,476	\$ 2,655	\$ 2,847	\$ 3,053	\$ 3,273	\$ 3,510	\$ 3,764
Appreciation	\$ 16,250	\$ 17,063	\$ 17,916	\$ 18,811	\$ 19,752	\$ 20,740	\$ 21,777
Total Return	\$ 14,415	\$ 15,480	\$ 17,047	\$ 18,688	\$ 20,283	\$ 21,952	\$ 23,827
Total ROI	16%	17%	19%	21%	23%	25%	27%
Average ROI						21%	
Estimated Value at Year 7						\$457,307.64	
Loan Paid Down over 7 Years						\$21,578.18	



3 Bedroom / 2 Bathroom House Rentals Nearby:



610 Lakewood Drive Lake Saint Louis, MO

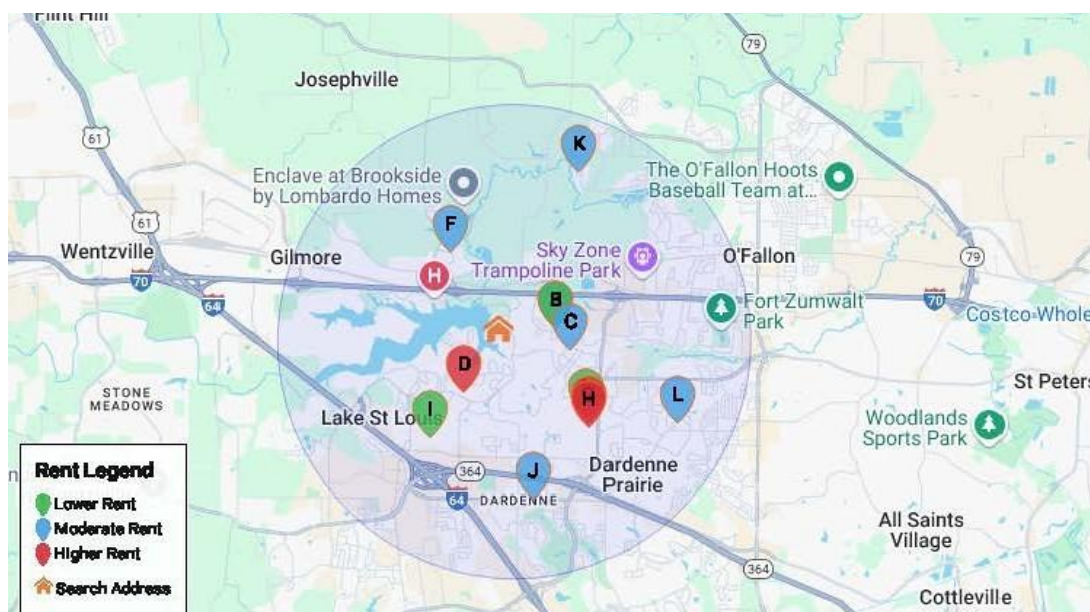
Results based on 12, 3-bedroom, 1½ or more bath House rentals seen within 12 months in a 3.00 mile radius.

A min/max Price or SQFT has been set.

AVERAGE	MEDIAN	25TH PERCENTILE	75TH PERCENTILE
\$2,006 $\pm 3\%$	\$1,950	\$1,878	\$2,134

Summary Statistics

Sample Size	12
Sample Min	\$1,750
Sample Max	\$2,357
Sample Median	\$1,950
Sample Mean	\$2,006
Sample Standard Deviation	\$190
25th – 75th Percentile	\$1,878 – 2,134
10th – 90th Percentile	\$1,764 – 2,248
5th – 95th Percentile	\$1,695 – 2,317







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610 Lakewood Drive

4-Bedroom Ranch in Lake St. Louis

Priced at

\$325,000

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