

10 Year Performance Projection

Great location!
Queen Creek, AZ 85142
3 bedrooms 2 bathrooms 2025 year built

Projected Income	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Projected Rent	\$28,800	\$29,664	\$30,554	\$31,471	\$32,415	\$33,387	\$34,389	\$35,420	\$36,483	\$37,577
Vacancy Losses	-\$2,304	-\$2,373	-\$2,444	-\$2,518	-\$2,593	-\$2,671	-\$2,751	-\$2,834	-\$2,919	-\$3,006
Operating Income	\$26,496	\$27,291	\$28,110	\$28,953	\$29,821	\$30,716	\$31,638	\$32,587	\$33,564	\$34,571

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,604	-\$2,682	-\$2,763	-\$2,846	-\$2,931	-\$3,019	-\$3,110	-\$3,203	-\$3,299	-\$3,398
Insurance	-\$947	-\$975	-\$1,005	-\$1,035	-\$1,066	-\$1,098	-\$1,131	-\$1,165	-\$1,200	-\$1,236
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Association Fees	-\$1,788	-\$1,842	-\$1,897	-\$1,954	-\$2,012	-\$2,073	-\$2,135	-\$2,199	-\$2,265	-\$2,333
Maintenance	-\$576	-\$593	-\$611	-\$629	-\$648	-\$668	-\$688	-\$708	-\$730	-\$752
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,915	-\$6,093	-\$6,276	-\$6,464	-\$6,658	-\$6,858	-\$7,063	-\$7,275	-\$7,493	-\$7,718

Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Operating Income	\$20,581	\$21,198	\$21,834	\$22,489	\$23,164	\$23,859	\$24,574	\$25,312	\$26,071	\$26,853
- Mortgage Payments	-\$21,328	-\$21,328	-\$21,328	-\$21,328	-\$21,328	-\$21,328	-\$21,328	-\$26,580	-\$26,580	-\$26,580
= Cash Flow	-\$747	-\$130	\$506	\$1,161	\$1,836	\$2,530	\$3,246	-\$1,268	-\$509	\$273
+ Principal Reduction	\$4,899	\$5,149	\$5,412	\$5,688	\$5,979	\$6,284	\$6,605	\$9,377	\$9,954	\$10,567
+ Appreciation	\$28,411	\$30,116	\$31,923	\$33,838	\$35,868	\$38,021	\$40,302	\$42,720	\$45,283	\$48,000
= Gross Equity Income	\$32,563	\$35,135	\$37,841	\$40,687	\$43,683	\$46,835	\$50,153	\$50,828	\$54,728	\$58,840
Capitalization Rate	4.1%	4.0%	3.9%	3.8%	3.7%	3.6%	3.5%	3.4%	3.3%	3.2%
Cash on Cash Return	-0.5%	-0.1%	0.3%	0.7%	1.2%	1.6%	2.1%	-0.8%	-0.3%	0.2%
Return on Equity	18.6%	16.7%	15.3%	14.2%	13.3%	12.5%	11.9%	10.8%	10.4%	10.0%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$501,930	\$532,046	\$563,969	\$597,807	\$633,675	\$671,696	\$711,997	\$754,717	\$800,000	\$848,000
- Loan Balance	-\$326,564	-\$321,415	-\$316,003	-\$310,314	-\$304,335	-\$298,051	-\$291,446	-\$282,069	-\$272,115	-\$261,548
= Equity	\$175,366	\$210,631	\$247,966	\$287,492	\$329,340	\$373,644	\$420,551	\$472,648	\$527,886	\$586,453
Loan-to-Value Ratio	65.1%	60.4%	56.0%	51.9%	48.0%	44.4%	40.9%	37.4%	34.0%	30.8%
Potential Cash-Out Refi	\$125,173	\$157,426	\$191,569	\$227,712	\$265,972	\$306,475	\$349,351	\$397,176	\$447,886	\$501,653

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$175,366	\$210,631	\$247,966	\$287,492	\$329,340	\$373,644	\$420,551	\$472,648	\$527,886	\$586,453
- Closing Costs	-\$35,135	-\$37,243	-\$39,478	-\$41,846	-\$44,357	-\$47,019	-\$49,840	-\$52,830	-\$56,000	-\$59,360
= Proceeds After Sale	\$140,231	\$173,388	\$208,488	\$245,646	\$284,983	\$326,626	\$370,711	\$419,818	\$471,886	\$527,093
+ Cumulative Cash Flow	-\$747	-\$878	-\$372	\$789	\$2,625	\$5,155	\$8,402	\$7,133	\$6,624	\$6,897
- Approximate Cash Invest	-\$158,155	-\$158,155	-\$158,155	-\$158,155	-\$158,155	-\$158,155	-\$158,155	-\$158,155	-\$158,155	-\$158,155
= Net Profit	-\$18,672	\$14,355	\$49,961	\$88,280	\$129,452	\$173,626	\$220,958	\$268,796	\$320,354	\$375,835
Internal Rate of Return	-11.8%	4.4%	9.6%	11.7%	12.7%	13.1%	13.3%	13.3%	13.2%	13.0%
Return on Investment	-11.8%	9.1%	31.6%	55.8%	81.9%	109.8%	139.7%	170.0%	202.6%	237.6%

*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.