

Ten Year Performance Projection

7/6 ARM at 3.99% Rate

Buckeye, AZ 85326

4bd | 2ba | Built: 2026

Projected Income	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Projected Rent	\$22,800	\$23,484	\$24,189	\$24,914	\$25,662	\$26,431	\$27,224	\$28,041	\$28,882	\$29,749
Vacancy Losses	-\$1,824	-\$1,879	-\$1,935	-\$1,993	-\$2,053	-\$2,115	-\$2,178	-\$2,243	-\$2,311	-\$2,380
Operating Income	\$20,976	\$21,605	\$22,253	\$22,921	\$23,609	\$24,317	\$25,046	\$25,798	\$26,572	\$27,369

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$1,540	-\$1,586	-\$1,634	-\$1,683	-\$1,733	-\$1,785	-\$1,839	-\$1,894	-\$1,951	-\$2,009
Insurance	-\$770	-\$793	-\$817	-\$841	-\$867	-\$893	-\$919	-\$947	-\$975	-\$1,005
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	-\$1,212	-\$1,248	-\$1,286	-\$1,324	-\$1,364	-\$1,405	-\$1,447	-\$1,491	-\$1,535	-\$1,581
Maintenance	-\$456	-\$470	-\$484	-\$498	-\$513	-\$529	-\$544	-\$561	-\$578	-\$595
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$3,978	-\$4,097	-\$4,220	-\$4,347	-\$4,477	-\$4,612	-\$4,750	-\$4,892	-\$5,039	-\$5,190

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	\$16,998	\$17,508	\$18,033	\$18,574	\$19,131	\$19,705	\$20,297	\$20,905	\$21,533	\$22,179
- Mortgage Payments	-\$16,522	-\$16,522	-\$16,522	-\$16,522	-\$16,522	-\$16,522	-\$16,522	-\$16,954	-\$16,954	-\$16,954
= Cash Flow	\$476	\$986	\$1,511	\$2,052	\$2,609	\$3,183	\$3,774	\$3,952	\$4,579	\$5,225
+ Principal Reduction	\$5,094	\$5,301	\$5,516	\$5,740	\$5,974	\$6,216	\$6,469	\$10,251	\$10,536	\$10,830
+ Appreciation	\$23,099	\$24,485	\$25,954	\$27,512	\$29,162	\$30,912	\$32,767	\$34,733	\$36,817	\$39,026
= Gross Equity Income	\$28,669	\$30,772	\$32,982	\$35,304	\$37,745	\$40,312	\$43,010	\$48,935	\$51,932	\$55,080
Capitalization Rate	4.2%	4.0%	3.9%	3.8%	3.7%	3.6%	3.5%	3.4%	3.3%	3.2%
Cash on Cash Return	0.4%	0.9%	1.4%	1.9%	2.4%	2.9%	3.4%	3.6%	4.2%	4.8%
Return on Equity	23.0%	20.0%	17.8%	16.1%	14.9%	13.8%	13.0%	13.0%	12.3%	11.7%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$408,089	\$432,575	\$458,529	\$486,041	\$515,203	\$546,116	\$578,883	\$613,616	\$650,433	\$689,458
- Loan Balance	-\$283,649	-\$278,348	-\$272,832	-\$267,092	-\$261,118	-\$254,902	-\$248,433	-\$238,182	-\$227,646	-\$216,816
= Equity	\$124,441	\$154,227	\$185,697	\$218,949	\$254,085	\$291,214	\$330,450	\$375,434	\$422,787	\$472,642
Loan-to-Value Ratio	69.5%	64.3%	59.5%	55.0%	50.7%	46.7%	42.9%	38.8%	35.0%	31.4%
Potential Cash-Out Refi	\$83,632	\$110,969	\$139,844	\$170,345	\$202,565	\$236,602	\$272,562	\$314,072	\$357,743	\$403,696

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$124,441	\$154,227	\$185,697	\$218,949	\$254,085	\$291,214	\$330,450	\$375,434	\$422,787	\$472,642
- Closing Costs	-\$28,566	-\$30,280	-\$32,097	-\$34,023	-\$36,064	-\$38,228	-\$40,522	-\$42,953	-\$45,530	-\$48,262
= Proceeds After Sale	\$95,874	\$123,947	\$153,600	\$184,927	\$218,021	\$252,986	\$289,928	\$332,480	\$377,256	\$424,380
+ Cumulative Cash Flow	\$476	\$1,462	\$2,973	\$5,025	\$7,635	\$10,818	\$14,592	\$18,544	\$23,123	\$28,347
- Approximate Cash Invest	-\$109,722	-\$109,722	-\$109,722	-\$109,722	-\$109,722	-\$109,722	-\$109,722	-\$109,722	-\$109,722	-\$109,722
= Net Profit	-\$13,372	\$15,686	\$46,851	\$80,230	\$115,934	\$154,082	\$194,798	\$241,302	\$290,657	\$343,005
Internal Rate of Return	-12.2%	6.9%	12.6%	14.8%	15.7%	16.0%	16.0%	16.0%	15.9%	15.7%
Return on Investment	-12.2%	14.3%	42.7%	73.1%	105.7%	140.4%	177.5%	219.9%	264.9%	312.6%

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

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