

Ten Year Performance Projection

3.99% 7/6 ARM
Peoria, AZ 85383
4bd | 2.5ba | 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	\$25,200	\$25,956	\$26,735	\$27,537	\$28,363	\$29,214	\$30,090	\$30,993	\$31,923	\$32,880
Vacancy Losses	-\$2,016	-\$2,076	-\$2,139	-\$2,203	-\$2,269	-\$2,337	-\$2,407	-\$2,479	-\$2,554	-\$2,630
Operating Income	\$23,184	\$23,880	\$24,596	\$25,334	\$26,094	\$26,877	\$27,683	\$28,513	\$29,369	\$30,250

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$1,800	-\$1,854	-\$1,910	-\$1,967	-\$2,026	-\$2,087	-\$2,149	-\$2,214	-\$2,280	-\$2,349
Insurance	-\$900	-\$927	-\$955	-\$983	-\$1,013	-\$1,043	-\$1,075	-\$1,107	-\$1,140	-\$1,174
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	-\$2,808	-\$2,892	-\$2,979	-\$3,068	-\$3,160	-\$3,255	-\$3,353	-\$3,453	-\$3,557	-\$3,664
Maintenance	-\$504	-\$519	-\$535	-\$551	-\$567	-\$584	-\$602	-\$620	-\$638	-\$658
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$6,012	-\$6,192	-\$6,378	-\$6,569	-\$6,766	-\$6,969	-\$7,179	-\$7,394	-\$7,616	-\$7,844

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	\$17,172	\$17,687	\$18,218	\$18,764	\$19,327	\$19,907	\$20,504	\$21,119	\$21,753	\$22,406
- Mortgage Payments	-\$19,312	-\$19,312	-\$19,312	-\$19,312	-\$19,312	-\$19,312	-\$19,312	-\$19,816	-\$19,816	-\$19,816
= Cash Flow	-\$2,140	-\$1,624	-\$1,094	-\$547	\$16	\$596	\$1,193	\$1,303	\$1,937	\$2,589
+ Principal Reduction	\$5,954	\$6,196	\$6,447	\$6,710	\$6,982	\$7,266	\$7,561	\$11,981	\$12,315	\$12,658
+ Appreciation	\$26,999	\$28,619	\$30,337	\$32,157	\$34,086	\$36,131	\$38,299	\$40,597	\$43,033	\$45,615
= Gross Equity Income	\$30,814	\$33,191	\$35,690	\$38,319	\$41,084	\$43,993	\$47,053	\$53,881	\$57,285	\$60,862
Capitalization Rate	3.6%	3.5%	3.4%	3.3%	3.2%	3.1%	3.0%	2.9%	2.9%	2.8%
Cash on Cash Return	-1.8%	-1.4%	-0.9%	-0.5%	0.0%	0.5%	1.0%	1.1%	1.6%	2.2%
Return on Equity	21.2%	18.4%	16.4%	15.0%	13.8%	12.9%	12.2%	12.3%	11.6%	11.0%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$476,989	\$505,609	\$535,945	\$568,102	\$602,188	\$638,319	\$676,619	\$717,216	\$760,249	\$805,864
- Loan Balance	-\$331,539	-\$325,343	-\$318,896	-\$312,186	-\$305,204	-\$297,938	-\$290,377	-\$278,396	-\$266,081	-\$253,423
= Equity	\$145,451	\$180,266	\$217,050	\$255,916	\$296,984	\$340,381	\$386,242	\$438,820	\$494,168	\$552,441
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	\$97,752	\$129,705	\$163,455	\$199,106	\$236,765	\$276,549	\$318,580	\$367,098	\$418,143	\$471,854

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$145,451	\$180,266	\$217,050	\$255,916	\$296,984	\$340,381	\$386,242	\$438,820	\$494,168	\$552,441
- Closing Costs	-\$33,389	-\$35,393	-\$37,516	-\$39,767	-\$42,153	-\$44,682	-\$47,363	-\$50,205	-\$53,217	-\$56,410
= Proceeds After Sale	\$112,061	\$144,873	\$179,534	\$216,149	\$254,831	\$295,699	\$338,878	\$388,615	\$440,950	\$496,030
+ Cumulative Cash Flow	-\$2,140	-\$3,764	-\$4,858	-\$5,405	-\$5,389	-\$4,794	-\$3,601	-\$2,298	-\$361	\$2,228
- Approximate Cash Invest	-\$119,247	-\$119,247	-\$119,247	-\$119,247	-\$119,247	-\$119,247	-\$119,247	-\$119,247	-\$119,247	-\$119,247
= Net Profit	-\$9,325	\$21,862	\$55,429	\$91,497	\$130,194	\$171,658	\$216,030	\$267,070	\$321,342	\$379,011
Internal Rate of Return	-7.8%	8.7%	13.4%	15.1%	15.6%	15.7%	15.6%	15.6%	15.4%	15.1%
Return on Investment	-7.8%	18.3%	46.5%	76.7%	109.2%	144.0%	181.2%	224.0%	269.5%	317.8%

*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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