

Ten Year Performance Projection

Brand New Modern Single Family Home in Guthrie

Guthrie, OK 73044

3bd | 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	\$20,280	\$20,888	\$21,515	\$22,161	\$22,825	\$23,510	\$24,215	\$24,942	\$25,690	\$26,461
Vacancy Losses	-\$1,622	-\$1,671	-\$1,721	-\$1,773	-\$1,826	-\$1,881	-\$1,937	-\$1,995	-\$2,055	-\$2,117
Operating Income	\$18,658	\$19,217	\$19,794	\$20,388	\$20,999	\$21,629	\$22,278	\$22,946	\$23,635	\$24,344

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,694	-\$2,775	-\$2,858	-\$2,944	-\$3,032	-\$3,123	-\$3,217	-\$3,313	-\$3,413	-\$3,515
Insurance	-\$1,102	-\$1,135	-\$1,169	-\$1,204	-\$1,240	-\$1,278	-\$1,316	-\$1,355	-\$1,396	-\$1,438
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	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$406	-\$418	-\$430	-\$443	-\$457	-\$470	-\$484	-\$499	-\$514	-\$529
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$4,202	-\$4,328	-\$4,457	-\$4,591	-\$4,729	-\$4,871	-\$5,017	-\$5,167	-\$5,322	-\$5,482

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	\$14,456	\$14,890	\$15,336	\$15,797	\$16,270	\$16,759	\$17,261	\$17,779	\$18,312	\$18,862
- Mortgage Payments	-\$11,480	-\$11,480	-\$11,480	-\$11,480	-\$11,480	-\$11,480	-\$11,480	-\$11,480	-\$11,480	-\$11,480
= Cash Flow	\$2,976	\$3,410	\$3,857	\$4,317	\$4,791	\$5,279	\$5,782	\$6,299	\$6,833	\$7,382
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$14,694	\$15,576	\$16,510	\$17,501	\$18,551	\$19,664	\$20,844	\$22,094	\$23,420	\$24,825
= Gross Equity Income	\$17,670	\$18,986	\$20,367	\$21,818	\$23,342	\$24,943	\$26,625	\$28,394	\$30,253	\$32,207
Capitalization Rate	5.6%	5.4%	5.3%	5.1%	5.0%	4.8%	4.7%	4.6%	4.4%	4.3%
Cash on Cash Return	4.2%	4.8%	5.5%	6.1%	6.8%	7.5%	8.2%	8.9%	9.7%	10.5%
Return on Equity	23.3%	20.8%	18.9%	17.4%	16.2%	15.2%	14.4%	13.7%	13.1%	12.6%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$259,594	\$275,170	\$291,680	\$309,181	\$327,731	\$347,395	\$368,239	\$390,333	\$413,753	\$438,579
- Loan Balance	-\$183,675	-\$183,675	-\$183,675	-\$183,675	-\$183,675	-\$183,675	-\$183,675	-\$183,675	-\$183,675	-\$183,675
= Equity	\$75,919	\$91,495	\$108,005	\$125,506	\$144,056	\$163,720	\$184,564	\$206,658	\$230,078	\$254,904
Loan-to-Value Ratio	70.8%	66.7%	63.0%	59.4%	56.0%	52.9%	49.9%	47.1%	44.4%	41.9%
Potential Cash-Out Refi	\$11,020	\$22,702	\$35,085	\$48,210	\$62,124	\$76,871	\$92,504	\$109,075	\$126,640	\$145,259

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$75,919	\$91,495	\$108,005	\$125,506	\$144,056	\$163,720	\$184,564	\$206,658	\$230,078	\$254,904
- Closing Costs	-\$18,172	-\$19,262	-\$20,418	-\$21,643	-\$22,941	-\$24,318	-\$25,777	-\$27,323	-\$28,963	-\$30,701
= Proceeds After Sale	\$57,747	\$72,233	\$87,587	\$103,863	\$121,115	\$139,403	\$158,787	\$179,335	\$201,116	\$224,203
+ Cumulative Cash Flow	\$2,976	\$6,386	\$10,243	\$14,560	\$19,351	\$24,630	\$30,411	\$36,711	\$43,543	\$50,926
- Approximate Cash Invest	-\$70,409	-\$70,409	-\$70,409	-\$70,409	-\$70,409	-\$70,409	-\$70,409	-\$70,409	-\$70,409	-\$70,409
= Net Profit	-\$9,685	\$8,210	\$27,422	\$48,014	\$70,057	\$93,623	\$118,790	\$145,637	\$174,250	\$204,720
Internal Rate of Return	-13.8%	5.8%	12.0%	14.6%	15.8%	16.4%	16.6%	16.6%	16.5%	16.4%
Return on Investment	-13.8%	11.7%	38.9%	68.2%	99.5%	133.0%	168.7%	206.8%	247.5%	290.8%

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