Ten Year Performance Projection

Brand New SFH in A+ Area
Oklahoma
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	$25,800	$26,574	$27,371	$28,192	$29,038	$29,909	$30,807	$31,731	$32,683	$33,663
Vacancy Losses	-$2,064	-$2,126	-$2,190	-$2,255	-$2,323	-$2,393	-$2,465	-$2,538	-$2,615	-$2,693
Operating Income	**$23,736**	**$24,448**	**$25,182**	**$25,937**	**$26,715**	**$27,517**	**$28,342**	**$29,192**	**$30,068**	**$30,970**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$4,759	-$4,925	-$5,098	-$5,276	-$5,461	-$5,652	-$5,850	-$6,054	-$6,266	-$6,485
Insurance	-$1,428	-$1,478	-$1,529	-$1,583	-$1,638	-$1,696	-$1,755	-$1,816	-$1,880	-$1,946
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	-$516	-$534	-$553	-$572	-$592	-$613	-$634	-$656	-$679	-$703
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$6,702**	**-$6,937**	**-$7,180**	**-$7,431**	**-$7,691**	**-$7,960**	**-$8,239**	**-$8,527**	**-$8,825**	**-$9,134**

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	**$17,034**	**$17,511**	**$18,002**	**$18,506**	**$19,024**	**$19,556**	**$20,103**	**$20,665**	**$21,243**	**$21,836**
- Mortgage Payments	-$15,268	-$15,268	-$15,268	-$15,268	-$15,268	-$15,268	-$15,268	-$15,268	-$15,268	-$15,268
= Cash Flow	**$1,766**	**$2,243**	**$2,734**	**$3,238**	**$3,756**	**$4,289**	**$4,835**	**$5,397**	**$5,975**	**$6,568**
+ Principal Reduction	$2,334	$2,487	$2,651	$2,825	$3,010	$3,208	$3,418	$3,643	$3,882	$4,136
+ Appreciation	$20,394	$21,618	$22,915	$24,290	$25,747	$27,292	$28,929	$30,665	$32,505	$34,455
= Gross Equity Income	**$24,494**	**$26,348**	**$28,299**	**$30,352**	**$32,513**	**$34,788**	**$37,183**	**$39,705**	**$42,361**	**$45,160**
Capitalization Rate	4.7%	4.6%	4.4%	4.3%	4.2%	4.1%	3.9%	3.8%	3.7%	3.6%
Cash on Cash Return	1.2%	1.5%	1.8%	2.1%	2.5%	2.8%	3.2%	3.5%	3.9%	4.3%
Return on Equity	15.4%	14.4%	13.6%	12.9%	12.3%	11.8%	11.4%	11.0%	10.6%	10.3%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$360,294	$381,912	$404,826	$429,116	$454,863	$482,155	$511,084	$541,749	$574,254	$608,709
- Loan Balance	-$201,606	-$199,119	-$196,468	-$193,643	-$190,633	-$187,426	-$184,008	-$180,365	-$176,483	-$172,347
= Equity	**$158,688**	**$182,793**	**$208,358**	**$235,472**	**$264,229**	**$294,729**	**$327,076**	**$361,384**	**$397,770**	**$436,362**
Loan-to-Value Ratio	56.0%	52.1%	48.5%	45.1%	41.9%	38.9%	36.0%	33.3%	30.7%	28.3%
Potential Cash-Out Refi	$68,615	$87,315	$107,152	$128,193	$150,514	$174,190	$199,305	$225,947	$254,207	$284,185

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$158,688	$182,793	$208,358	$235,472	$264,229	$294,729	$327,076	$361,384	$397,770	$436,362
- Closing Costs	-$25,221	-$26,734	-$28,338	-$30,038	-$31,840	-$33,751	-$35,776	-$37,922	-$40,198	-$42,610
= Proceeds After Sale	**$133,468**	**$156,059**	**$180,020**	**$205,434**	**$232,389**	**$260,978**	**$291,300**	**$323,461**	**$357,573**	**$393,753**
+ Cumulative Cash Flow	$1,766	$4,009	$6,744	$9,982	$13,738	$18,027	$22,862	$28,260	$34,234	$40,802
- Approximate Cash Invest	-$152,955	-$152,955	-$152,955	-$152,955	-$152,955	-$152,955	-$152,955	-$152,955	-$152,955	-$152,955
= Net Profit	**-$17,722**	**$7,114**	**$33,809**	**$62,461**	**$93,172**	**$126,050**	**$161,208**	**$198,766**	**$238,852**	**$281,600**
Internal Rate of Return	-11.6%	2.3%	7.0%	9.1%	10.2%	10.8%	11.2%	11.4%	11.5%	11.5%
Return on Investment	-11.6%	4.7%	22.1%	40.8%	60.9%	82.4%	105.4%	130.0%	156.2%	184.1%

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