Ten Year Performance Projection

Brand New Duplex with Garage in Chickasha
Oklahoma
4bd | 4ba | 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	$31,680	$32,630	$33,609	$34,618	$35,656	$36,726	$37,828	$38,962	$40,131	$41,335
Vacancy Losses	-$2,534	-$2,610	-$2,689	-$2,769	-$2,852	-$2,938	-$3,026	-$3,117	-$3,211	-$3,307
Operating Income	**$29,146**	**$30,020**	**$30,921**	**$31,848**	**$32,804**	**$33,788**	**$34,801**	**$35,845**	**$36,921**	**$38,028**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$4,140	-$4,285	-$4,435	-$4,590	-$4,751	-$4,917	-$5,089	-$5,267	-$5,452	-$5,642
Insurance	-$1,380	-$1,428	-$1,478	-$1,530	-$1,584	-$1,639	-$1,696	-$1,756	-$1,817	-$1,881
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	-$634	-$656	-$679	-$702	-$727	-$753	-$779	-$806	-$834	-$864
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$6,154**	**-$6,369**	**-$6,592**	**-$6,823**	**-$7,061**	**-$7,309**	**-$7,564**	**-$7,829**	**-$8,103**	**-$8,387**

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	**$22,992**	**$23,651**	**$24,329**	**$25,026**	**$25,742**	**$26,479**	**$27,237**	**$28,016**	**$28,818**	**$29,642**
- Mortgage Payments	-$17,009	-$17,009	-$17,009	-$17,009	-$17,009	-$17,009	-$17,009	-$17,009	-$17,009	-$17,009
= Cash Flow	**$5,983**	**$6,642**	**$7,320**	**$8,017**	**$8,733**	**$9,470**	**$10,228**	**$11,007**	**$11,809**	**$12,633**
+ Principal Reduction	$2,506	$2,674	$2,853	$3,045	$3,248	$3,466	$3,698	$3,946	$4,210	$4,492
+ Appreciation	$20,700	$21,942	$23,259	$24,654	$26,133	$27,701	$29,363	$31,125	$32,993	$34,972
= Gross Equity Income	**$29,190**	**$31,258**	**$33,432**	**$35,715**	**$38,115**	**$40,638**	**$43,290**	**$46,078**	**$49,011**	**$52,097**
Capitalization Rate	6.3%	6.1%	5.9%	5.7%	5.6%	5.4%	5.3%	5.1%	4.9%	4.8%
Cash on Cash Return	4.3%	4.8%	5.3%	5.8%	6.3%	6.9%	7.4%	8.0%	8.6%	9.2%
Return on Equity	20.3%	18.5%	17.2%	16.1%	15.1%	14.4%	13.7%	13.1%	12.6%	12.2%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$365,700	$387,642	$410,901	$435,555	$461,688	$489,389	$518,752	$549,878	$582,870	$617,842
- Loan Balance	-$221,744	-$219,069	-$216,216	-$213,171	-$209,923	-$206,457	-$202,759	-$198,813	-$194,603	-$190,111
= Equity	**$143,956**	**$168,573**	**$194,685**	**$222,383**	**$251,765**	**$282,932**	**$315,994**	**$351,065**	**$388,267**	**$427,731**
Loan-to-Value Ratio	60.6%	56.5%	52.6%	48.9%	45.5%	42.2%	39.1%	36.2%	33.4%	30.8%
Potential Cash-Out Refi	$52,531	$71,662	$91,960	$113,495	$136,343	$160,585	$186,306	$213,595	$242,550	$273,271

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$143,956	$168,573	$194,685	$222,383	$251,765	$282,932	$315,994	$351,065	$388,267	$427,731
- Closing Costs	-$25,599	-$27,135	-$28,763	-$30,489	-$32,318	-$34,257	-$36,313	-$38,491	-$40,801	-$43,249
= Proceeds After Sale	**$118,357**	**$141,438**	**$165,922**	**$191,894**	**$219,447**	**$248,675**	**$279,681**	**$312,573**	**$347,466**	**$384,483**
+ Cumulative Cash Flow	$5,983	$12,625	$19,945	$27,962	$36,695	$46,165	$56,393	$67,401	$79,209	$91,842
- Approximate Cash Invest	-$138,000	-$138,000	-$138,000	-$138,000	-$138,000	-$138,000	-$138,000	-$138,000	-$138,000	-$138,000
= Net Profit	**-$13,659**	**$16,063**	**$47,867**	**$81,856**	**$118,142**	**$156,840**	**$198,074**	**$241,974**	**$288,676**	**$338,325**
Internal Rate of Return	-9.9%	5.8%	10.8%	13.0%	14.1%	14.6%	14.9%	15.0%	15.0%	14.9%
Return on Investment	-9.9%	11.6%	34.7%	59.3%	85.6%	113.7%	143.5%	175.3%	209.2%	245.2%

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