

10 Year Performance Projection

Brand New Modern Single Family Home in OKC Metro-199K  
Oklahoma City, OK 73179  
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	\$18,000	\$18,540	\$19,096	\$19,669	\$20,259	\$20,867	\$21,493	\$22,138	\$22,802	\$23,486
Vacancy Losses	-\$1,440	-\$1,483	-\$1,528	-\$1,574	-\$1,621	-\$1,669	-\$1,719	-\$1,771	-\$1,824	-\$1,879
Operating Income	\$16,560	\$17,057	\$17,569	\$18,096	\$18,638	\$19,198	\$19,774	\$20,367	\$20,978	\$21,607

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,399	-\$2,471	-\$2,545	-\$2,621	-\$2,700	-\$2,781	-\$2,864	-\$2,950	-\$3,039	-\$3,130
Insurance	-\$860	-\$885	-\$912	-\$939	-\$967	-\$996	-\$1,026	-\$1,057	-\$1,089	-\$1,122
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	-\$360	-\$371	-\$382	-\$393	-\$405	-\$417	-\$430	-\$443	-\$456	-\$470
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$3,618	-\$3,727	-\$3,839	-\$3,954	-\$4,073	-\$4,195	-\$4,321	-\$4,450	-\$4,584	-\$4,721

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	\$12,942	\$13,330	\$13,730	\$14,142	\$14,566	\$15,003	\$15,453	\$15,917	\$16,394	\$16,886
- Mortgage Payments	-\$10,642	-\$10,642	-\$10,642	-\$10,642	-\$10,642	-\$10,642	-\$10,642	-\$10,642	-\$10,642	-\$10,642
= Cash Flow	\$2,299	\$2,688	\$3,087	\$3,499	\$3,924	\$4,361	\$4,811	\$5,274	\$5,752	\$6,244
+ Principal Reduction	\$1,884	\$1,998	\$2,119	\$2,247	\$2,382	\$2,526	\$2,679	\$2,840	\$3,012	\$3,193
+ Appreciation	\$11,994	\$12,714	\$13,476	\$14,285	\$15,142	\$16,051	\$17,014	\$18,035	\$19,117	\$20,264
= Gross Equity Income	\$16,178	\$17,399	\$18,683	\$20,031	\$21,448	\$22,937	\$24,503	\$26,149	\$27,880	\$29,701
Capitalization Rate	6.1%	5.9%	5.8%	5.6%	5.4%	5.3%	5.1%	5.0%	4.9%	4.7%
Cash on Cash Return	3.8%	4.5%	5.1%	5.8%	6.5%	7.3%	8.0%	8.8%	9.6%	10.4%
Return on Equity	25.3%	22.1%	19.8%	18.1%	16.7%	15.6%	14.7%	14.0%	13.3%	12.8%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$211,894	\$224,608	\$238,084	\$252,369	\$267,511	\$283,562	\$300,576	\$318,610	\$337,727	\$357,990
- Loan Balance	-\$148,041	-\$146,042	-\$143,924	-\$141,677	-\$139,295	-\$136,769	-\$134,090	-\$131,250	-\$128,238	-\$125,045
= Equity	\$63,853	\$78,565	\$94,160	\$110,692	\$128,217	\$146,793	\$166,486	\$187,360	\$209,489	\$232,946
Loan-to-Value Ratio	69.9%	65.0%	60.5%	56.1%	52.1%	48.2%	44.6%	41.2%	38.0%	34.9%
Potential Cash-Out Refi	\$10,880	\$22,413	\$34,639	\$47,600	\$61,339	\$75,903	\$91,342	\$107,708	\$125,057	\$143,448

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$63,853	\$78,565	\$94,160	\$110,692	\$128,217	\$146,793	\$166,486	\$187,360	\$209,489	\$232,946
- Closing Costs	-\$14,833	-\$15,723	-\$16,666	-\$17,666	-\$18,726	-\$19,849	-\$21,040	-\$22,303	-\$23,641	-\$25,059
= Proceeds After Sale	\$49,021	\$62,843	\$77,495	\$93,026	\$109,491	\$126,944	\$145,445	\$165,058	\$185,848	\$207,886
+ Cumulative Cash Flow	\$2,299	\$4,987	\$8,074	\$11,574	\$15,497	\$19,858	\$24,669	\$29,943	\$35,695	\$41,938
- Approximate Cash Invest	-\$59,970	-\$59,970	-\$59,970	-\$59,970	-\$59,970	-\$59,970	-\$59,970	-\$59,970	-\$59,970	-\$59,970
= Net Profit	-\$8,650	\$7,860	\$25,599	\$44,630	\$65,018	\$86,832	\$110,144	\$135,030	\$161,572	\$189,854
Internal Rate of Return	-14.4%	6.5%	13.0%	15.6%	16.8%	17.3%	17.4%	17.4%	17.2%	17.1%
Return on Investment	-14.4%	13.1%	42.7%	74.4%	108.4%	144.8%	183.7%	225.2%	269.4%	316.6%

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