

10 Year Performance Projection

Brand New SF Duplex in Edmond
Edmond, OK 73012
3bd | 2.5ba | Built: 2025

Projected Income	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Projected Rent	\$44,400	\$45,732	\$47,104	\$48,517	\$49,973	\$51,472	\$53,016	\$54,606	\$56,245	\$57,932
Vacancy Losses	-\$3,552	-\$3,659	-\$3,768	-\$3,881	-\$3,998	-\$4,118	-\$4,241	-\$4,369	-\$4,500	-\$4,635
Operating Income	\$40,848	\$42,073	\$43,336	\$44,636	\$45,975	\$47,354	\$48,775	\$50,238	\$51,745	\$53,297

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$6,600	-\$6,798	-\$7,002	-\$7,212	-\$7,428	-\$7,651	-\$7,881	-\$8,117	-\$8,361	-\$8,612
Insurance	-\$2,035	-\$2,096	-\$2,159	-\$2,224	-\$2,290	-\$2,359	-\$2,430	-\$2,503	-\$2,578	-\$2,655
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$600	-\$618	-\$637	-\$656	-\$675	-\$696	-\$716	-\$738	-\$760	-\$783
Association Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$888	-\$915	-\$942	-\$970	-\$999	-\$1,029	-\$1,060	-\$1,092	-\$1,125	-\$1,159
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$10,123	-\$10,427	-\$10,739	-\$11,062	-\$11,394	-\$11,735	-\$12,087	-\$12,450	-\$12,824	-\$13,208

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	\$30,725	\$31,647	\$32,596	\$33,574	\$34,581	\$35,619	\$36,687	\$37,788	\$38,922	\$40,089
- Mortgage Payments	-\$29,646	-\$29,646	-\$29,646	-\$29,646	-\$29,646	-\$29,646	-\$29,646	-\$29,646	-\$29,646	-\$29,646
= Cash Flow	\$1,079	\$2,001	\$2,950	\$3,928	\$4,935	\$5,973	\$7,041	\$8,142	\$9,276	\$10,443
+ Principal Reduction	\$5,075	\$5,387	\$5,719	\$6,071	\$6,445	\$6,842	\$7,263	\$7,710	\$8,185	\$8,689
+ Appreciation	\$33,000	\$34,980	\$37,079	\$39,304	\$41,662	\$44,161	\$46,811	\$49,620	\$52,597	\$55,753
= Gross Equity Income	\$39,154	\$42,368	\$45,748	\$49,303	\$53,042	\$56,976	\$61,116	\$65,472	\$70,058	\$74,885
Capitalization Rate	5.3%	5.1%	5.0%	4.8%	4.7%	4.6%	4.4%	4.3%	4.2%	4.1%
Cash on Cash Return	0.8%	1.5%	2.1%	2.9%	3.6%	4.3%	5.1%	5.9%	6.7%	7.6%
Return on Equity	22.3%	19.6%	17.7%	16.2%	15.1%	14.1%	13.4%	12.7%	12.2%	11.7%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$583,000	\$617,980	\$655,059	\$694,362	\$736,024	\$780,186	\$826,997	\$876,616	\$929,213	\$984,966
- Loan Balance	-\$407,425	-\$402,038	-\$396,318	-\$390,247	-\$383,802	-\$376,960	-\$369,697	-\$361,986	-\$353,801	-\$345,112
= Equity	\$175,575	\$215,942	\$258,740	\$304,115	\$352,222	\$403,225	\$457,300	\$514,630	\$575,412	\$639,854
Loan-to-Value Ratio	69.9%	65.1%	60.5%	56.2%	52.1%	48.3%	44.7%	41.3%	38.1%	35.0%
Potential Cash-Out Refi	\$29,825	\$61,447	\$94,976	\$130,525	\$168,216	\$208,179	\$250,551	\$295,476	\$343,109	\$393,613

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$175,575	\$215,942	\$258,740	\$304,115	\$352,222	\$403,225	\$457,300	\$514,630	\$575,412	\$639,854
- Closing Costs	-\$40,810	-\$43,259	-\$45,854	-\$48,605	-\$51,522	-\$54,613	-\$57,890	-\$61,363	-\$65,045	-\$68,948
= Proceeds After Sale	\$134,765	\$172,684	\$212,886	\$255,510	\$300,700	\$348,612	\$399,410	\$453,267	\$510,367	\$570,907
+ Cumulative Cash Flow	\$1,079	\$3,080	\$6,030	\$9,958	\$14,894	\$20,867	\$27,908	\$36,050	\$45,326	\$55,769
- Approximate Cash Invest	-\$137,500	-\$137,500	-\$137,500	-\$137,500	-\$137,500	-\$137,500	-\$137,500	-\$137,500	-\$137,500	-\$137,500
= Net Profit	-\$1,656	\$38,264	\$81,416	\$127,968	\$178,094	\$231,979	\$289,818	\$351,817	\$418,193	\$489,175
Internal Rate of Return	-1.2%	13.1%	16.9%	18.1%	18.4%	18.3%	18.1%	17.8%	17.4%	17.1%
Return on Investment	-1.2%	27.8%	59.2%	93.1%	129.5%	168.7%	210.8%	255.9%	304.1%	355.8%

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