

10 Year Performance Projection

Brand New Duplex in Chickasha-Fully leased
Chickasha, OK 73018
4bd | 4ba | 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	\$30,000	\$30,900	\$31,827	\$32,782	\$33,765	\$34,778	\$35,822	\$36,896	\$38,003	\$39,143
Vacancy Losses	-\$2,400	-\$2,472	-\$2,546	-\$2,623	-\$2,701	-\$2,782	-\$2,866	-\$2,952	-\$3,040	-\$3,131
Operating Income	\$27,600	\$28,428	\$29,281	\$30,159	\$31,064	\$31,996	\$32,956	\$33,945	\$34,963	\$36,012

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,094	-\$4,217	-\$4,343	-\$4,473	-\$4,608	-\$4,746	-\$4,888	-\$5,035	-\$5,186	-\$5,341
Insurance	-\$1,277	-\$1,316	-\$1,355	-\$1,396	-\$1,438	-\$1,481	-\$1,525	-\$1,571	-\$1,618	-\$1,667
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	-\$600	-\$618	-\$637	-\$656	-\$675	-\$696	-\$716	-\$738	-\$760	-\$783
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,971	-\$6,150	-\$6,335	-\$6,525	-\$6,720	-\$6,922	-\$7,130	-\$7,344	-\$7,564	-\$7,791

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	\$21,629	\$22,278	\$22,946	\$23,635	\$24,344	\$25,074	\$25,826	\$26,601	\$27,399	\$28,221
- Mortgage Payments	-\$17,909	-\$17,909	-\$17,909	-\$17,909	-\$17,909	-\$17,909	-\$17,909	-\$17,909	-\$17,909	-\$17,909
= Cash Flow	\$3,720	\$4,369	\$5,037	\$5,725	\$6,434	\$7,165	\$7,917	\$8,692	\$9,490	\$10,312
+ Principal Reduction	\$2,947	\$3,132	\$3,330	\$3,539	\$3,762	\$3,999	\$4,251	\$4,519	\$4,804	\$5,106
+ Appreciation	\$19,650	\$20,829	\$22,079	\$23,403	\$24,808	\$26,296	\$27,874	\$29,546	\$31,319	\$33,198
= Gross Equity Income	\$26,316	\$28,330	\$30,445	\$32,668	\$35,004	\$37,460	\$40,042	\$42,757	\$45,613	\$48,616
Capitalization Rate	6.2%	6.1%	5.9%	5.7%	5.6%	5.4%	5.2%	5.1%	5.0%	4.8%
Cash on Cash Return	3.8%	4.4%	5.1%	5.8%	6.5%	7.3%	8.1%	8.8%	9.7%	10.5%
Return on Equity	25.2%	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	\$347,150	\$367,979	\$390,058	\$413,461	\$438,269	\$464,565	\$492,439	\$521,985	\$553,304	\$586,503
- Loan Balance	-\$242,678	-\$239,546	-\$236,217	-\$232,678	-\$228,915	-\$224,916	-\$220,665	-\$216,146	-\$211,342	-\$206,236
= Equity	\$104,472	\$128,433	\$153,841	\$180,784	\$209,354	\$239,649	\$271,774	\$305,839	\$341,962	\$380,267
Loan-to-Value Ratio	69.9%	65.1%	60.6%	56.3%	52.2%	48.4%	44.8%	41.4%	38.2%	35.2%
Potential Cash-Out Refi	\$17,684	\$36,438	\$56,327	\$77,418	\$99,786	\$123,508	\$148,664	\$175,343	\$203,636	\$233,641

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$104,472	\$128,433	\$153,841	\$180,784	\$209,354	\$239,649	\$271,774	\$305,839	\$341,962	\$380,267
- Closing Costs	-\$24,301	-\$25,759	-\$27,304	-\$28,942	-\$30,679	-\$32,520	-\$34,471	-\$36,539	-\$38,731	-\$41,055
= Proceeds After Sale	\$80,171	\$102,674	\$126,537	\$151,841	\$178,675	\$207,129	\$237,303	\$269,300	\$303,231	\$339,212
+ Cumulative Cash Flow	\$3,720	\$8,088	\$13,125	\$18,851	\$25,285	\$32,450	\$40,366	\$49,058	\$58,548	\$68,859
- Approximate Cash Invest	-\$98,250	-\$98,250	-\$98,250	-\$98,250	-\$98,250	-\$98,250	-\$98,250	-\$98,250	-\$98,250	-\$98,250
= Net Profit	-\$14,359	\$12,513	\$41,412	\$72,442	\$105,710	\$141,329	\$179,420	\$220,109	\$263,529	\$309,821
Internal Rate of Return	-14.6%	6.3%	12.9%	15.5%	16.7%	17.2%	17.3%	17.3%	17.2%	17.0%
Return on Investment	-14.6%	12.7%	42.1%	73.7%	107.6%	143.8%	182.6%	224.0%	268.2%	315.3%

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