

10 Year Performance Projection

Excellent Cash Flow

Decatur, GA 30032

9bd | 7ba | Built: 1963 | Remodeled: 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	\$106,080	\$109,262	\$112,540	\$115,916	\$119,394	\$122,976	\$126,665	\$130,465	\$134,379	\$138,410
Vacancy Losses	-\$14,851	-\$15,297	-\$15,756	-\$16,228	-\$16,715	-\$17,217	-\$17,733	-\$18,265	-\$18,813	-\$19,377
Operating Income	\$91,229	\$93,966	\$96,785	\$99,688	\$102,679	\$105,759	\$108,932	\$112,200	\$115,566	\$119,033

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$7,128	-\$7,342	-\$7,563	-\$7,789	-\$8,023	-\$8,264	-\$8,512	-\$8,767	-\$9,030	-\$9,301
Insurance	-\$2,989	-\$3,079	-\$3,171	-\$3,267	-\$3,365	-\$3,465	-\$3,569	-\$3,677	-\$3,787	-\$3,900
Management Fees	-\$14,597	-\$15,035	-\$15,486	-\$15,950	-\$16,429	-\$16,921	-\$17,429	-\$17,952	-\$18,491	-\$19,045
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	-\$5,304	-\$5,463	-\$5,627	-\$5,796	-\$5,970	-\$6,149	-\$6,333	-\$6,523	-\$6,719	-\$6,921
Other	-\$12,600	-\$12,978	-\$13,367	-\$13,768	-\$14,181	-\$14,607	-\$15,045	-\$15,496	-\$15,961	-\$16,440
Operating Expenses	-\$42,618	-\$43,897	-\$45,214	-\$46,570	-\$47,967	-\$49,406	-\$50,889	-\$52,415	-\$53,988	-\$55,607

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	\$48,610	\$50,069	\$51,571	\$53,118	\$54,711	\$56,353	\$58,043	\$59,785	\$61,578	\$63,426
- Mortgage Payments	-\$26,162	-\$26,162	-\$26,162	-\$26,162	-\$26,162	-\$26,162	-\$26,162	-\$26,162	-\$26,162	-\$26,162
= Cash Flow	\$22,448	\$23,907	\$25,409	\$26,956	\$28,550	\$30,191	\$31,881	\$33,623	\$35,416	\$37,264
+ Principal Reduction	\$3,855	\$4,113	\$4,389	\$4,683	\$4,997	\$5,331	\$5,688	\$6,069	\$6,476	\$6,909
+ Appreciation	\$27,594	\$29,250	\$31,005	\$32,865	\$34,837	\$36,927	\$39,143	\$41,491	\$43,981	\$46,619
= Gross Equity Income	\$53,898	\$57,270	\$60,802	\$64,504	\$68,383	\$72,449	\$76,712	\$81,183	\$85,873	\$90,792
Capitalization Rate	10.0%	9.7%	9.4%	9.1%	8.9%	8.6%	8.4%	8.2%	7.9%	7.7%
Cash on Cash Return	18.1%	19.3%	20.5%	21.7%	23.0%	24.3%	25.7%	27.1%	28.5%	30.0%
Return on Equity	36.8%	31.9%	28.3%	25.5%	23.4%	21.6%	20.2%	19.0%	18.0%	17.1%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$487,494	\$516,744	\$547,748	\$580,613	\$615,450	\$652,377	\$691,520	\$733,011	\$776,991	\$823,611
- Loan Balance	-\$341,070	-\$336,956	-\$332,567	-\$327,884	-\$322,888	-\$317,557	-\$311,868	-\$305,799	-\$299,324	-\$292,414
= Equity	\$146,424	\$179,787	\$215,181	\$252,729	\$292,562	\$334,820	\$379,651	\$427,212	\$477,668	\$531,197
Loan-to-Value Ratio	70.0%	65.2%	60.7%	56.5%	52.5%	48.7%	45.1%	41.7%	38.5%	35.5%
Potential Cash-Out Refi	\$97,675	\$128,113	\$160,406	\$194,668	\$231,017	\$269,583	\$310,499	\$353,910	\$399,969	\$448,836

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$146,424	\$179,787	\$215,181	\$252,729	\$292,562	\$334,820	\$379,651	\$427,212	\$477,668	\$531,197
- Closing Costs	-\$34,125	-\$36,172	-\$38,342	-\$40,643	-\$43,081	-\$45,666	-\$48,406	-\$51,311	-\$54,389	-\$57,653
= Proceeds After Sale	\$112,300	\$143,615	\$176,839	\$212,086	\$249,481	\$289,154	\$331,245	\$375,901	\$423,278	\$473,544
+ Cumulative Cash Flow	\$22,448	\$46,355	\$71,764	\$98,720	\$127,270	\$157,460	\$189,342	\$222,965	\$258,381	\$295,644
- Approximate Cash Invest	-\$124,173	-\$124,173	-\$124,173	-\$124,173	-\$124,173	-\$124,173	-\$124,173	-\$124,173	-\$124,173	-\$124,173
= Net Profit	\$10,575	\$65,798	\$124,430	\$186,633	\$252,577	\$322,441	\$396,414	\$474,692	\$557,486	\$645,015
Internal Rate of Return	8.5%	25.5%	29.7%	30.8%	30.8%	30.5%	30.0%	29.5%	29.0%	28.5%
Return on Investment	8.5%	53.0%	100.2%	150.3%	203.4%	259.7%	319.2%	382.3%	449.0%	519.4%

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

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