

## 10 Year Performance Projection

Brand New SFH in A+ Area

Yukon, OK 73099

4bd | 2ba | 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	\$22,740	\$23,422	\$24,125	\$24,849	\$25,594	\$26,362	\$27,153	\$27,967	\$28,806	\$29,671
Vacancy Losses	-\$1,819	-\$1,874	-\$1,930	-\$1,988	-\$2,048	-\$2,109	-\$2,172	-\$2,237	-\$2,305	-\$2,374
Operating Income	\$20,921	\$21,548	\$22,195	\$22,861	\$23,547	\$24,253	\$24,981	\$25,730	\$26,502	\$27,297

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$3,749	-\$3,861	-\$3,977	-\$4,096	-\$4,219	-\$4,346	-\$4,476	-\$4,610	-\$4,749	-\$4,891
Insurance	-\$1,140	-\$1,174	-\$1,209	-\$1,245	-\$1,283	-\$1,321	-\$1,361	-\$1,402	-\$1,444	-\$1,487
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	-\$455	-\$468	-\$482	-\$497	-\$512	-\$527	-\$543	-\$559	-\$576	-\$593
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,343	-\$5,503	-\$5,669	-\$5,839	-\$6,014	-\$6,194	-\$6,380	-\$6,571	-\$6,769	-\$6,972

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	\$15,578	\$16,045	\$16,526	\$17,022	\$17,533	\$18,059	\$18,601	\$19,159	\$19,733	\$20,325
- Mortgage Payments	-\$14,010	-\$14,010	-\$14,010	-\$14,010	-\$14,010	-\$14,010	-\$14,010	-\$14,010	-\$14,010	-\$14,010
= Cash Flow	\$1,568	\$2,035	\$2,517	\$3,012	\$3,523	\$4,049	\$4,591	\$5,149	\$5,724	\$6,316
+ Principal Reduction	\$2,398	\$2,546	\$2,703	\$2,869	\$3,046	\$3,233	\$3,432	\$3,644	\$3,868	\$4,106
+ Appreciation	\$17,994	\$19,074	\$20,218	\$21,431	\$22,717	\$24,080	\$25,525	\$27,056	\$28,680	\$30,400
= Gross Equity Income	\$21,960	\$23,655	\$25,437	\$27,313	\$29,286	\$31,362	\$33,548	\$35,849	\$38,271	\$40,822
Capitalization Rate	4.9%	4.8%	4.6%	4.5%	4.4%	4.2%	4.1%	4.0%	3.9%	3.8%
Cash on Cash Return	1.3%	1.7%	2.1%	2.5%	2.9%	3.4%	3.8%	4.3%	4.8%	5.3%
Return on Equity	17.5%	16.1%	15.0%	14.1%	13.3%	12.7%	12.1%	11.7%	11.3%	10.9%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$317,894	\$336,968	\$357,186	\$378,617	\$401,334	\$425,414	\$450,939	\$477,995	\$506,675	\$537,075
- Loan Balance	-\$192,537	-\$189,991	-\$187,288	-\$184,419	-\$181,373	-\$178,140	-\$174,707	-\$171,064	-\$167,196	-\$163,089
= Equity	\$125,357	\$146,977	\$169,898	\$194,198	\$219,961	\$247,274	\$276,231	\$306,931	\$339,479	\$373,986
Loan-to-Value Ratio	60.6%	56.4%	52.4%	48.7%	45.2%	41.9%	38.7%	35.8%	33.0%	30.4%
Potential Cash-Out Refi	\$45,884	\$62,735	\$80,601	\$99,544	\$119,627	\$140,921	\$163,497	\$187,433	\$212,810	\$239,717

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$125,357	\$146,977	\$169,898	\$194,198	\$219,961	\$247,274	\$276,231	\$306,931	\$339,479	\$373,986
- Closing Costs	-\$22,253	-\$23,588	-\$25,003	-\$26,503	-\$28,093	-\$29,779	-\$31,566	-\$33,460	-\$35,467	-\$37,595
= Proceeds After Sale	\$103,105	\$123,389	\$144,895	\$167,695	\$191,867	\$217,495	\$244,666	\$273,472	\$304,012	\$336,391
+ Cumulative Cash Flow	\$1,568	\$3,603	\$6,120	\$9,132	\$12,655	\$16,704	\$21,295	\$26,443	\$32,167	\$38,482
- Approximate Cash Invest	-\$119,960	-\$119,960	-\$119,960	-\$119,960	-\$119,960	-\$119,960	-\$119,960	-\$119,960	-\$119,960	-\$119,960
= Net Profit	-\$15,287	\$7,032	\$31,054	\$56,867	\$84,562	\$114,239	\$146,000	\$179,955	\$216,219	\$254,913
Internal Rate of Return	-12.7%	2.9%	8.1%	10.4%	11.5%	12.2%	12.5%	12.7%	12.7%	12.7%
Return on Investment	-12.7%	5.9%	25.9%	47.4%	70.5%	95.2%	121.7%	150.0%	180.2%	212.5%

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