

10 Year Performance Projection

Brand New SFH in Newcastle  
Newcastle, OK 73065  
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	\$24,600	\$25,338	\$26,098	\$26,881	\$27,688	\$28,518	\$29,374	\$30,255	\$31,163	\$32,097
Vacancy Losses	-\$1,968	-\$2,027	-\$2,088	-\$2,150	-\$2,215	-\$2,281	-\$2,350	-\$2,420	-\$2,493	-\$2,568
Operating Income	\$22,632	\$23,311	\$24,010	\$24,731	\$25,473	\$26,237	\$27,024	\$27,835	\$28,670	\$29,530

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,146	-\$4,270	-\$4,398	-\$4,530	-\$4,666	-\$4,806	-\$4,950	-\$5,099	-\$5,252	-\$5,409
Insurance	-\$1,148	-\$1,182	-\$1,218	-\$1,254	-\$1,292	-\$1,331	-\$1,371	-\$1,412	-\$1,454	-\$1,498
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	-\$492	-\$507	-\$522	-\$538	-\$554	-\$570	-\$587	-\$605	-\$623	-\$642
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,786	-\$5,959	-\$6,138	-\$6,322	-\$6,512	-\$6,707	-\$6,908	-\$7,116	-\$7,329	-\$7,549

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	\$16,846	\$17,352	\$17,872	\$18,408	\$18,961	\$19,529	\$20,115	\$20,719	\$21,340	\$21,981
- Mortgage Payments	-\$15,315	-\$15,315	-\$15,315	-\$15,315	-\$15,315	-\$15,315	-\$15,315	-\$15,315	-\$15,315	-\$15,315
= Cash Flow	\$1,531	\$2,036	\$2,557	\$3,093	\$3,645	\$4,214	\$4,800	\$5,403	\$6,025	\$6,665
+ Principal Reduction	\$2,429	\$2,585	\$2,751	\$2,928	\$3,117	\$3,317	\$3,531	\$3,758	\$3,999	\$4,257
+ Appreciation	\$19,134	\$20,282	\$21,499	\$22,789	\$24,156	\$25,606	\$27,142	\$28,770	\$30,497	\$32,326
= Gross Equity Income	\$23,094	\$24,903	\$26,807	\$28,810	\$30,918	\$33,137	\$35,472	\$37,932	\$40,521	\$43,248
Capitalization Rate	5.0%	4.8%	4.7%	4.6%	4.4%	4.3%	4.2%	4.1%	4.0%	3.8%
Cash on Cash Return	1.2%	1.6%	2.0%	2.4%	2.9%	3.3%	3.8%	4.2%	4.7%	5.2%
Return on Equity	17.3%	16.0%	14.9%	14.0%	13.3%	12.6%	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	\$338,034	\$358,316	\$379,815	\$402,604	\$426,760	\$452,366	\$479,508	\$508,278	\$538,775	\$571,101
- Loan Balance	-\$204,856	-\$202,271	-\$199,519	-\$196,591	-\$193,474	-\$190,157	-\$186,626	-\$182,868	-\$178,869	-\$174,612
= Equity	\$133,178	\$156,045	\$180,296	\$206,013	\$233,286	\$262,209	\$292,882	\$325,410	\$359,906	\$396,489
Loan-to-Value Ratio	60.6%	56.5%	52.5%	48.8%	45.3%	42.0%	38.9%	36.0%	33.2%	30.6%
Potential Cash-Out Refi	\$48,669	\$66,466	\$85,342	\$105,362	\$126,596	\$149,118	\$173,005	\$198,340	\$225,212	\$253,714

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$133,178	\$156,045	\$180,296	\$206,013	\$233,286	\$262,209	\$292,882	\$325,410	\$359,906	\$396,489
- Closing Costs	-\$23,662	-\$25,082	-\$26,587	-\$28,182	-\$29,873	-\$31,666	-\$33,566	-\$35,579	-\$37,714	-\$39,977
= Proceeds After Sale	\$109,516	\$130,963	\$153,709	\$177,831	\$203,413	\$230,543	\$259,316	\$289,830	\$322,192	\$356,512
+ Cumulative Cash Flow	\$1,531	\$3,567	\$6,124	\$9,217	\$12,862	\$17,076	\$21,875	\$27,279	\$33,304	\$39,969
- Approximate Cash Invest	-\$127,560	-\$127,560	-\$127,560	-\$127,560	-\$127,560	-\$127,560	-\$127,560	-\$127,560	-\$127,560	-\$127,560
= Net Profit	-\$16,514	\$6,970	\$32,272	\$59,487	\$88,715	\$120,059	\$153,632	\$189,549	\$227,935	\$268,921
Internal Rate of Return	-12.9%	2.7%	7.9%	10.2%	11.4%	12.0%	12.4%	12.5%	12.6%	12.6%
Return on Investment	-12.9%	5.5%	25.3%	46.6%	69.5%	94.1%	120.4%	148.6%	178.7%	210.8%

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