

Ten 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.

Make your own dynamic proformas for FREE at www.PropertyTracker.com and Find investments at www.JasonHartman.com/Properties

Talk with an Investment Counselor from Empowered Investor LLC: www.JasonHartman.com or 1-714-820-4200 ext. 2

Talk or text with Jason's AI Clone at www.JasonHartman.com/AI.

Subject to Terms of Service and Privacy Policy | © 2004-2026