

## 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	\$23,400	\$24,102	\$24,825	\$25,570	\$26,337	\$27,127	\$27,941	\$28,779	\$29,642	\$30,532
Vacancy Losses	-\$1,872	-\$1,928	-\$1,986	-\$2,046	-\$2,107	-\$2,170	-\$2,235	-\$2,302	-\$2,371	-\$2,443
Operating Income	\$21,528	\$22,174	\$22,839	\$23,524	\$24,230	\$24,957	\$25,706	\$26,477	\$27,271	\$28,089

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$3,828	-\$3,943	-\$4,061	-\$4,183	-\$4,308	-\$4,438	-\$4,571	-\$4,708	-\$4,849	-\$4,994
Insurance	-\$1,060	-\$1,092	-\$1,125	-\$1,158	-\$1,193	-\$1,229	-\$1,266	-\$1,304	-\$1,343	-\$1,383
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	-\$468	-\$482	-\$497	-\$511	-\$527	-\$543	-\$559	-\$576	-\$593	-\$611
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,356	-\$5,517	-\$5,682	-\$5,853	-\$6,028	-\$6,209	-\$6,395	-\$6,587	-\$6,785	-\$6,988

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	\$16,172	\$16,657	\$17,157	\$17,672	\$18,202	\$18,748	\$19,310	\$19,890	\$20,486	\$21,101
- Mortgage Payments	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141
= Cash Flow	\$2,031	\$2,516	\$3,016	\$3,530	\$4,061	\$4,607	\$5,169	\$5,748	\$6,345	\$6,960
+ Principal Reduction	\$2,243	\$2,387	\$2,541	\$2,704	\$2,878	\$3,063	\$3,260	\$3,470	\$3,693	\$3,930
+ Appreciation	\$17,667	\$18,727	\$19,851	\$21,042	\$22,304	\$23,642	\$25,061	\$26,565	\$28,159	\$29,848
= Gross Equity Income	\$21,941	\$23,630	\$25,407	\$27,276	\$29,243	\$31,312	\$33,490	\$35,783	\$38,197	\$40,738
Capitalization Rate	5.2%	5.0%	4.9%	4.8%	4.6%	4.5%	4.4%	4.2%	4.1%	4.0%
Cash on Cash Return	1.7%	2.1%	2.6%	3.0%	3.4%	3.9%	4.4%	4.9%	5.4%	5.9%
Return on Equity	17.8%	16.4%	15.3%	14.3%	13.6%	12.9%	12.4%	11.9%	11.5%	11.1%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$312,117	\$330,844	\$350,695	\$371,736	\$394,041	\$417,683	\$442,744	\$469,309	\$497,467	\$527,315
- Loan Balance	-\$189,150	-\$186,763	-\$184,222	-\$181,518	-\$178,640	-\$175,577	-\$172,317	-\$168,847	-\$165,155	-\$161,224
= Equity	\$122,967	\$144,081	\$166,473	\$190,218	\$215,400	\$242,106	\$270,427	\$300,461	\$332,313	\$366,091
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	\$44,938	\$61,370	\$78,799	\$97,284	\$116,890	\$137,685	\$159,741	\$183,134	\$207,946	\$234,262

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$122,967	\$144,081	\$166,473	\$190,218	\$215,400	\$242,106	\$270,427	\$300,461	\$332,313	\$366,091
- Closing Costs	-\$21,848	-\$23,159	-\$24,549	-\$26,022	-\$27,583	-\$29,238	-\$30,992	-\$32,852	-\$34,823	-\$36,912
= Proceeds After Sale	\$101,119	\$120,922	\$141,924	\$164,197	\$187,817	\$212,868	\$239,435	\$267,610	\$297,490	\$329,179
+ Cumulative Cash Flow	\$2,031	\$4,547	\$7,563	\$11,093	\$15,154	\$19,760	\$24,929	\$30,678	\$37,023	\$43,983
- Approximate Cash Invest	-\$117,780	-\$117,780	-\$117,780	-\$117,780	-\$117,780	-\$117,780	-\$117,780	-\$117,780	-\$117,780	-\$117,780
= Net Profit	-\$14,630	\$7,689	\$31,707	\$57,510	\$85,191	\$114,848	\$146,584	\$180,507	\$216,733	\$255,382
Internal Rate of Return	-12.4%	3.2%	8.4%	10.7%	11.9%	12.5%	12.8%	13.0%	13.0%	13.0%
Return on Investment	-12.4%	6.5%	26.9%	48.8%	72.3%	97.5%	124.5%	153.3%	184.0%	216.8%

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

For more information, contact Empowered Investor LLC at [www.JasonHartman.com](http://www.JasonHartman.com) or 1-714-820-4200 ext. 2

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