

## 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
<b>Operating Income</b>	<b>\$21,528</b>	<b>\$22,174</b>	<b>\$22,839</b>	<b>\$23,524</b>	<b>\$24,230</b>	<b>\$24,957</b>	<b>\$25,706</b>	<b>\$26,477</b>	<b>\$27,271</b>	<b>\$28,089</b>

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
<b>Operating Expenses</b>	<b>-\$5,356</b>	<b>-\$5,517</b>	<b>-\$5,682</b>	<b>-\$5,853</b>	<b>-\$6,028</b>	<b>-\$6,209</b>	<b>-\$6,395</b>	<b>-\$6,587</b>	<b>-\$6,785</b>	<b>-\$6,988</b>

Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Net Operating Income</b>	<b>\$16,172</b>	<b>\$16,657</b>	<b>\$17,157</b>	<b>\$17,672</b>	<b>\$18,202</b>	<b>\$18,748</b>	<b>\$19,310</b>	<b>\$19,890</b>	<b>\$20,486</b>	<b>\$21,101</b>
- Mortgage Payments	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141	-\$14,141
<b>= Cash Flow</b>	<b>\$2,031</b>	<b>\$2,516</b>	<b>\$3,016</b>	<b>\$3,530</b>	<b>\$4,061</b>	<b>\$4,607</b>	<b>\$5,169</b>	<b>\$5,748</b>	<b>\$6,345</b>	<b>\$6,960</b>
+ 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
<b>= Gross Equity Income</b>	<b>\$21,941</b>	<b>\$23,630</b>	<b>\$25,407</b>	<b>\$27,276</b>	<b>\$29,243</b>	<b>\$31,312</b>	<b>\$33,490</b>	<b>\$35,783</b>	<b>\$38,197</b>	<b>\$40,738</b>
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
<b>= Equity</b>	<b>\$122,967</b>	<b>\$144,081</b>	<b>\$166,473</b>	<b>\$190,218</b>	<b>\$215,400</b>	<b>\$242,106</b>	<b>\$270,427</b>	<b>\$300,461</b>	<b>\$332,313</b>	<b>\$366,091</b>
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
<b>= Proceeds After Sale</b>	<b>\$101,119</b>	<b>\$120,922</b>	<b>\$141,924</b>	<b>\$164,197</b>	<b>\$187,817</b>	<b>\$212,868</b>	<b>\$239,435</b>	<b>\$267,610</b>	<b>\$297,490</b>	<b>\$329,179</b>
+ 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
<b>= Net Profit</b>	<b>-\$14,630</b>	<b>\$7,689</b>	<b>\$31,707</b>	<b>\$57,510</b>	<b>\$85,191</b>	<b>\$114,848</b>	<b>\$146,584</b>	<b>\$180,507</b>	<b>\$216,733</b>	<b>\$255,382</b>
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%

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