

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	-\$4,159	-\$4,283	-\$4,412	-\$4,544	-\$4,681	-\$4,821	-\$4,966	-\$5,115	-\$5,268	-\$5,426
Insurance	-\$1,152	-\$1,186	-\$1,222	-\$1,258	-\$1,296	-\$1,335	-\$1,375	-\$1,416	-\$1,459	-\$1,503
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	-\$5,802	-\$5,976	-\$6,156	-\$6,340	-\$6,531	-\$6,727	-\$6,928	-\$7,136	-\$7,350	-\$7,571

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	\$16,830	\$17,335	\$17,855	\$18,390	\$18,942	\$19,510	\$20,095	\$20,698	\$21,319	\$21,959
- Mortgage Payments	-\$15,363	-\$15,363	-\$15,363	-\$15,363	-\$15,363	-\$15,363	-\$15,363	-\$15,363	-\$15,363	-\$15,363
= Cash Flow	\$1,466	\$1,971	\$2,491	\$3,027	\$3,578	\$4,147	\$4,732	\$5,335	\$5,956	\$6,595
+ Principal Reduction	\$2,437	\$2,593	\$2,760	\$2,938	\$3,127	\$3,328	\$3,542	\$3,770	\$4,012	\$4,270
+ Appreciation	\$19,194	\$20,346	\$21,566	\$22,860	\$24,232	\$25,686	\$27,227	\$28,861	\$30,592	\$32,428
= Gross Equity Income	\$23,097	\$24,910	\$26,818	\$28,825	\$30,937	\$33,160	\$35,501	\$37,965	\$40,560	\$43,293
Capitalization Rate	5.0%	4.8%	4.7%	4.6%	4.4%	4.3%	4.2%	4.1%	3.9%	3.8%
Cash on Cash Return	1.1%	1.5%	1.9%	2.4%	2.8%	3.2%	3.7%	4.2%	4.7%	5.2%
Return on Equity	17.3%	15.9%	14.8%	13.9%	13.2%	12.6%	12.1%	11.6%	11.2%	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	\$339,094	\$359,440	\$381,006	\$403,866	\$428,098	\$453,784	\$481,011	\$509,872	\$540,464	\$572,892
- Loan Balance	-\$205,498	-\$202,905	-\$200,145	-\$197,207	-\$194,081	-\$190,753	-\$187,211	-\$183,442	-\$179,430	-\$175,160
= Equity	\$133,596	\$156,534	\$180,861	\$206,659	\$234,017	\$263,031	\$293,800	\$326,430	\$361,034	\$397,732
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	\$48,822	\$66,675	\$85,609	\$105,692	\$126,993	\$149,585	\$173,547	\$198,962	\$225,918	\$254,509

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$133,596	\$156,534	\$180,861	\$206,659	\$234,017	\$263,031	\$293,800	\$326,430	\$361,034	\$397,732
- Closing Costs	-\$23,737	-\$25,161	-\$26,670	-\$28,271	-\$29,967	-\$31,765	-\$33,671	-\$35,691	-\$37,833	-\$40,102
= Proceeds After Sale	\$109,859	\$131,374	\$154,191	\$178,388	\$204,051	\$231,266	\$260,129	\$290,739	\$323,202	\$357,630
+ Cumulative Cash Flow	\$1,466	\$3,437	\$5,928	\$8,955	\$12,534	\$16,680	\$21,412	\$26,747	\$32,703	\$39,298
- Approximate Cash Invest	-\$127,960	-\$127,960	-\$127,960	-\$127,960	-\$127,960	-\$127,960	-\$127,960	-\$127,960	-\$127,960	-\$127,960
= Net Profit	-\$16,635	\$6,851	\$32,159	\$59,383	\$88,624	\$119,986	\$153,581	\$189,526	\$227,945	\$268,968
Internal Rate of Return	-13.0%	2.7%	7.8%	10.2%	11.4%	12.0%	12.3%	12.5%	12.6%	12.6%
Return on Investment	-13.0%	5.4%	25.1%	46.4%	69.3%	93.8%	120.0%	148.1%	178.1%	210.2%

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