

10 Year Performance Projection

Brand New SF Duplex in Edmond  
Edmond, OK 73012  
3bd | 2.5ba | 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	\$44,400	\$45,732	\$47,104	\$48,517	\$49,973	\$51,472	\$53,016	\$54,606	\$56,245	\$57,932
Vacancy Losses	-\$3,552	-\$3,659	-\$3,768	-\$3,881	-\$3,998	-\$4,118	-\$4,241	-\$4,369	-\$4,500	-\$4,635
Operating Income	\$40,848	\$42,073	\$43,336	\$44,636	\$45,975	\$47,354	\$48,775	\$50,238	\$51,745	\$53,297

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$6,600	-\$6,798	-\$7,002	-\$7,212	-\$7,428	-\$7,651	-\$7,881	-\$8,117	-\$8,361	-\$8,612
Insurance	-\$2,035	-\$2,096	-\$2,159	-\$2,224	-\$2,290	-\$2,359	-\$2,430	-\$2,503	-\$2,578	-\$2,655
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$600	-\$618	-\$637	-\$656	-\$675	-\$696	-\$716	-\$738	-\$760	-\$783
Association Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$888	-\$915	-\$942	-\$970	-\$999	-\$1,029	-\$1,060	-\$1,092	-\$1,125	-\$1,159
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$10,123	-\$10,427	-\$10,739	-\$11,062	-\$11,394	-\$11,735	-\$12,087	-\$12,450	-\$12,824	-\$13,208

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	\$30,725	\$31,647	\$32,596	\$33,574	\$34,581	\$35,619	\$36,687	\$37,788	\$38,922	\$40,089
- Mortgage Payments	-\$30,077	-\$30,077	-\$30,077	-\$30,077	-\$30,077	-\$30,077	-\$30,077	-\$30,077	-\$30,077	-\$30,077
= Cash Flow	\$648	\$1,570	\$2,519	\$3,497	\$4,505	\$5,542	\$6,611	\$7,711	\$8,845	\$10,012
+ Principal Reduction	\$4,948	\$5,260	\$5,592	\$5,944	\$6,318	\$6,716	\$7,139	\$7,589	\$8,067	\$8,576
+ Appreciation	\$33,000	\$34,980	\$37,079	\$39,304	\$41,662	\$44,161	\$46,811	\$49,620	\$52,597	\$55,753
= Gross Equity Income	\$38,597	\$41,810	\$45,190	\$48,745	\$52,485	\$56,420	\$60,561	\$64,920	\$69,509	\$74,341
Capitalization Rate	5.3%	5.1%	5.0%	4.8%	4.7%	4.6%	4.4%	4.3%	4.2%	4.1%
Cash on Cash Return	0.4%	1.0%	1.5%	2.1%	2.7%	3.4%	4.0%	4.7%	5.4%	6.1%
Return on Equity	22.0%	19.4%	17.5%	16.1%	14.9%	14.0%	13.3%	12.6%	12.1%	11.6%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$583,000	\$617,980	\$655,059	\$694,362	\$736,024	\$780,186	\$826,997	\$876,616	\$929,213	\$984,966
- Loan Balance	-\$407,552	-\$402,291	-\$396,700	-\$390,756	-\$384,438	-\$377,721	-\$370,582	-\$362,993	-\$354,925	-\$346,350
= Equity	\$175,448	\$215,689	\$258,359	\$303,606	\$351,586	\$402,464	\$456,415	\$513,624	\$574,288	\$638,617
Loan-to-Value Ratio	69.9%	65.1%	60.6%	56.3%	52.2%	48.4%	44.8%	41.4%	38.2%	35.2%
Potential Cash-Out Refi	\$29,698	\$61,194	\$94,594	\$130,016	\$167,580	\$207,418	\$249,666	\$294,470	\$341,985	\$392,375

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$175,448	\$215,689	\$258,359	\$303,606	\$351,586	\$402,464	\$456,415	\$513,624	\$574,288	\$638,617
- Closing Costs	-\$40,810	-\$43,259	-\$45,854	-\$48,605	-\$51,522	-\$54,613	-\$57,890	-\$61,363	-\$65,045	-\$68,948
= Proceeds After Sale	\$134,638	\$172,430	\$212,505	\$255,001	\$300,065	\$347,851	\$398,525	\$452,261	\$509,243	\$569,669
+ Cumulative Cash Flow	\$648	\$2,218	\$4,738	\$8,235	\$12,740	\$18,282	\$24,892	\$32,604	\$41,448	\$51,461
- Approximate Cash Invest	-\$165,000	-\$165,000	-\$165,000	-\$165,000	-\$165,000	-\$165,000	-\$165,000	-\$165,000	-\$165,000	-\$165,000
= Net Profit	-\$29,713	\$9,648	\$52,243	\$98,236	\$147,805	\$201,133	\$258,417	\$319,864	\$385,692	\$456,130
Internal Rate of Return	-18.0%	2.9%	9.7%	12.5%	13.8%	14.5%	14.7%	14.8%	14.8%	14.7%
Return on Investment	-18.0%	5.8%	31.7%	59.5%	89.6%	121.9%	156.6%	193.9%	233.8%	276.4%

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