

Ten Year Performance Projection

Brand New Modern Single Family Home in Guthrie

Guthrie, OK 73044

3bd | 2ba | Built: 2026

Projected Income	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Projected Rent	\$20,280	\$20,888	\$21,515	\$22,161	\$22,825	\$23,510	\$24,215	\$24,942	\$25,690	\$26,461
Vacancy Losses	-\$1,622	-\$1,671	-\$1,721	-\$1,773	-\$1,826	-\$1,881	-\$1,937	-\$1,995	-\$2,055	-\$2,117
Operating Income	\$18,658	\$19,217	\$19,794	\$20,388	\$20,999	\$21,629	\$22,278	\$22,946	\$23,635	\$24,344

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,694	-\$2,775	-\$2,858	-\$2,944	-\$3,032	-\$3,123	-\$3,217	-\$3,313	-\$3,413	-\$3,515
Insurance	-\$1,102	-\$1,135	-\$1,169	-\$1,204	-\$1,240	-\$1,278	-\$1,316	-\$1,355	-\$1,396	-\$1,438
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	-\$406	-\$418	-\$430	-\$443	-\$457	-\$470	-\$484	-\$499	-\$514	-\$529
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$4,202	-\$4,328	-\$4,457	-\$4,591	-\$4,729	-\$4,871	-\$5,017	-\$5,167	-\$5,322	-\$5,482

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	\$14,456	\$14,890	\$15,336	\$15,797	\$16,270	\$16,759	\$17,261	\$17,779	\$18,312	\$18,862
- Mortgage Payments	-\$11,917	-\$11,917	-\$11,917	-\$11,917	-\$11,917	-\$11,917	-\$11,917	-\$11,917	-\$11,917	-\$11,917
= Cash Flow	\$2,539	\$2,972	\$3,419	\$3,879	\$4,353	\$4,841	\$5,344	\$5,862	\$6,395	\$6,945
+ Principal Reduction	\$1,822	\$1,942	\$2,069	\$2,205	\$2,350	\$2,504	\$2,668	\$2,843	\$3,030	\$3,229
+ Appreciation	\$14,694	\$15,576	\$16,510	\$17,501	\$18,551	\$19,664	\$20,844	\$22,094	\$23,420	\$24,825
= Gross Equity Income	\$19,055	\$20,490	\$21,998	\$23,585	\$25,253	\$27,009	\$28,856	\$30,799	\$32,845	\$34,999
Capitalization Rate	5.6%	5.4%	5.3%	5.1%	5.0%	4.8%	4.7%	4.6%	4.4%	4.3%
Cash on Cash Return	2.6%	3.1%	3.6%	4.0%	4.5%	5.0%	5.6%	6.1%	6.6%	7.2%
Return on Equity	18.6%	17.1%	15.9%	14.9%	14.1%	13.4%	12.8%	12.3%	11.9%	11.5%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$259,594	\$275,170	\$291,680	\$309,181	\$327,731	\$347,395	\$368,239	\$390,333	\$413,753	\$438,579
- Loan Balance	-\$157,363	-\$155,422	-\$153,353	-\$151,148	-\$148,798	-\$146,295	-\$143,627	-\$140,783	-\$137,753	-\$134,525
= Equity	\$102,231	\$119,748	\$138,327	\$158,033	\$178,933	\$201,101	\$224,612	\$249,550	\$276,000	\$304,054
Loan-to-Value Ratio	60.6%	56.5%	52.6%	48.9%	45.4%	42.1%	39.0%	36.1%	33.3%	30.7%
Potential Cash-Out Refi	\$37,332	\$50,956	\$65,407	\$80,738	\$97,000	\$114,252	\$132,553	\$151,967	\$172,562	\$194,409

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$102,231	\$119,748	\$138,327	\$158,033	\$178,933	\$201,101	\$224,612	\$249,550	\$276,000	\$304,054
- Closing Costs	-\$18,172	-\$19,262	-\$20,418	-\$21,643	-\$22,941	-\$24,318	-\$25,777	-\$27,323	-\$28,963	-\$30,701
= Proceeds After Sale	\$84,059	\$100,486	\$117,910	\$136,390	\$155,992	\$176,783	\$198,836	\$222,227	\$247,037	\$273,353
+ Cumulative Cash Flow	\$2,539	\$5,511	\$8,930	\$12,809	\$17,163	\$22,004	\$27,348	\$33,209	\$39,605	\$46,549
- Approximate Cash Invest	-\$96,246	-\$96,246	-\$96,246	-\$96,246	-\$96,246	-\$96,246	-\$96,246	-\$96,246	-\$96,246	-\$96,246
= Net Profit	-\$9,648	\$9,752	\$30,594	\$52,954	\$76,909	\$102,541	\$129,938	\$159,191	\$190,396	\$223,657
Internal Rate of Return	-10.0%	5.0%	9.9%	12.0%	13.0%	13.6%	13.8%	13.9%	13.9%	13.9%
Return on Investment	-10.0%	10.1%	31.8%	55.0%	79.9%	106.5%	135.0%	165.4%	197.8%	232.4%

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

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