

10 Year Performance Projection

New Construction in Huntsville Metro - Townhouse

Owens Crossroads, AL 35763

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	\$22,200	\$23,088	\$24,012	\$24,972	\$25,971	\$27,010	\$28,090	\$29,214	\$30,382	\$31,598
Vacancy Losses	-\$1,776	-\$1,847	-\$1,921	-\$1,998	-\$2,078	-\$2,161	-\$2,247	-\$2,337	-\$2,431	-\$2,528
Operating Income	\$20,424	\$21,241	\$22,091	\$22,974	\$23,893	\$24,849	\$25,843	\$26,877	\$27,952	\$29,070

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$1,784	-\$1,837	-\$1,892	-\$1,949	-\$2,007	-\$2,068	-\$2,130	-\$2,194	-\$2,259	-\$2,327
Insurance	-\$1,098	-\$1,131	-\$1,164	-\$1,199	-\$1,235	-\$1,272	-\$1,311	-\$1,350	-\$1,390	-\$1,432
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	-\$1,800	-\$1,854	-\$1,910	-\$1,967	-\$2,026	-\$2,087	-\$2,149	-\$2,214	-\$2,280	-\$2,349
Maintenance	-\$444	-\$457	-\$471	-\$485	-\$500	-\$515	-\$530	-\$546	-\$562	-\$579
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,125	-\$5,279	-\$5,437	-\$5,600	-\$5,768	-\$5,942	-\$6,120	-\$6,303	-\$6,492	-\$6,687

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	\$15,299	\$15,962	\$16,653	\$17,374	\$18,125	\$18,907	\$19,723	\$20,573	\$21,459	\$22,382
- Mortgage Payments	-\$12,513	-\$12,513	-\$12,513	-\$12,513	-\$12,513	-\$12,513	-\$12,513	-\$10,020	-\$10,020	-\$10,020
= Cash Flow	\$2,786	\$3,449	\$4,140	\$4,861	\$5,612	\$6,394	\$7,210	\$10,553	\$11,439	\$12,362
+ Principal Reduction	\$3,320	\$3,473	\$3,632	\$3,799	\$3,973	\$4,156	\$4,347	\$8,267	\$8,350	\$8,434
+ Appreciation	\$16,464	\$17,452	\$18,499	\$19,609	\$20,785	\$22,033	\$23,354	\$24,756	\$26,241	\$27,816
= Gross Equity Income	\$22,570	\$24,373	\$26,271	\$28,268	\$30,371	\$32,583	\$34,911	\$43,576	\$46,030	\$48,612
Capitalization Rate	5.3%	5.2%	5.1%	5.0%	4.9%	4.9%	4.8%	4.7%	4.6%	4.6%
Cash on Cash Return	3.8%	4.7%	5.6%	6.6%	7.6%	8.7%	9.8%	14.4%	15.6%	16.8%
Return on Equity	25.5%	22.3%	20.0%	18.3%	16.9%	15.8%	15.0%	16.4%	15.3%	14.4%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$290,864	\$308,316	\$326,815	\$346,424	\$367,209	\$389,242	\$412,596	\$437,352	\$463,593	\$491,409
- Loan Balance	-\$202,480	-\$199,007	-\$195,375	-\$191,576	-\$187,603	-\$183,447	-\$179,100	-\$170,833	-\$162,483	-\$154,049
= Equity	\$88,384	\$109,308	\$131,439	\$154,847	\$179,606	\$205,795	\$233,496	\$266,519	\$301,110	\$337,359
Loan-to-Value Ratio	69.6%	64.5%	59.8%	55.3%	51.1%	47.1%	43.4%	39.1%	35.0%	31.3%
Potential Cash-Out Refi	\$30,211	\$47,645	\$66,077	\$85,563	\$106,164	\$127,946	\$150,977	\$179,048	\$208,391	\$239,077

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$88,384	\$109,308	\$131,439	\$154,847	\$179,606	\$205,795	\$233,496	\$266,519	\$301,110	\$337,359
- Closing Costs	-\$20,360	-\$21,582	-\$22,877	-\$24,250	-\$25,705	-\$27,247	-\$28,882	-\$30,615	-\$32,452	-\$34,399
= Proceeds After Sale	\$68,024	\$87,726	\$108,562	\$130,598	\$153,902	\$178,548	\$204,614	\$235,904	\$268,658	\$302,961
+ Cumulative Cash Flow	\$2,786	\$6,235	\$10,375	\$15,235	\$20,847	\$27,241	\$34,451	\$45,005	\$56,444	\$68,806
- Approximate Cash Invest	-\$73,402	-\$73,402	-\$73,402	-\$73,402	-\$73,402	-\$73,402	-\$73,402	-\$73,402	-\$73,402	-\$73,402
= Net Profit	-\$2,593	\$20,559	\$45,535	\$72,431	\$101,347	\$132,387	\$165,664	\$207,507	\$251,700	\$298,365
Internal Rate of Return	-3.5%	13.4%	18.0%	19.6%	20.1%	20.1%	19.9%	19.9%	19.8%	19.6%
Return on Investment	-3.5%	28.0%	62.0%	98.7%	138.1%	180.4%	225.7%	282.7%	342.9%	406.5%

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