

## 10 Year Performance Projection

New Construction in Huntsville Metro

New Market, AL 35761

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	\$19,800	\$20,592	\$21,416	\$22,272	\$23,163	\$24,090	\$25,053	\$26,055	\$27,098	\$28,182
Vacancy Losses	-\$1,584	-\$1,647	-\$1,713	-\$1,782	-\$1,853	-\$1,927	-\$2,004	-\$2,084	-\$2,168	-\$2,255
<b>Operating Income</b>	<b>\$18,216</b>	<b>\$18,945</b>	<b>\$19,702</b>	<b>\$20,491</b>	<b>\$21,310</b>	<b>\$22,163</b>	<b>\$23,049</b>	<b>\$23,971</b>	<b>\$24,930</b>	<b>\$25,927</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	-\$1,616	-\$1,665	-\$1,715	-\$1,766	-\$1,819	-\$1,874	-\$1,930	-\$1,988	-\$2,047	-\$2,109
Insurance	-\$995	-\$1,024	-\$1,055	-\$1,087	-\$1,119	-\$1,153	-\$1,188	-\$1,223	-\$1,260	-\$1,298
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	-\$408	-\$420	-\$433	-\$446	-\$459	-\$473	-\$487	-\$502	-\$517	-\$532
Maintenance	-\$396	-\$408	-\$420	-\$433	-\$446	-\$459	-\$473	-\$487	-\$502	-\$517
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
<b>Operating Expenses</b>	<b>-\$3,415</b>	<b>-\$3,517</b>	<b>-\$3,623</b>	<b>-\$3,731</b>	<b>-\$3,843</b>	<b>-\$3,959</b>	<b>-\$4,077</b>	<b>-\$4,200</b>	<b>-\$4,326</b>	<b>-\$4,456</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>\$14,801</b>	<b>\$15,427</b>	<b>\$16,080</b>	<b>\$16,759</b>	<b>\$17,467</b>	<b>\$18,204</b>	<b>\$18,972</b>	<b>\$19,771</b>	<b>\$20,604</b>	<b>\$21,471</b>
- Mortgage Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>= Cash Flow</b>	<b>\$14,801</b>	<b>\$15,427</b>	<b>\$16,080</b>	<b>\$16,759</b>	<b>\$17,467</b>	<b>\$18,204</b>	<b>\$18,972</b>	<b>\$19,771</b>	<b>\$20,604</b>	<b>\$21,471</b>
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$14,919	\$15,814	\$16,763	\$17,769	\$18,835	\$19,965	\$21,163	\$22,433	\$23,779	\$25,205
<b>= Gross Equity Income</b>	<b>\$29,720</b>	<b>\$31,242</b>	<b>\$32,843</b>	<b>\$34,528</b>	<b>\$36,302</b>	<b>\$38,169</b>	<b>\$40,134</b>	<b>\$42,204</b>	<b>\$44,383</b>	<b>\$46,677</b>
Capitalization Rate	5.6%	5.5%	5.4%	5.3%	5.2%	5.2%	5.1%	5.0%	4.9%	4.8%
Cash on Cash Return	5.9%	6.1%	6.4%	6.7%	7.0%	7.2%	7.6%	7.9%	8.2%	8.5%
Return on Equity	11.3%	11.2%	11.1%	11.0%	10.9%	10.8%	10.7%	10.6%	10.6%	10.5%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$263,569	\$279,383	\$296,146	\$313,915	\$332,750	\$352,715	\$373,878	\$396,310	\$420,089	\$445,294
- Loan Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>= Equity</b>	<b>\$263,569</b>	<b>\$279,383</b>	<b>\$296,146</b>	<b>\$313,915</b>	<b>\$332,750</b>	<b>\$352,715</b>	<b>\$373,878</b>	<b>\$396,310</b>	<b>\$420,089</b>	<b>\$445,294</b>
Loan-to-Value Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Potential Cash-Out Refi	\$210,855	\$223,507	\$236,917	\$251,132	\$266,200	\$282,172	\$299,102	\$317,048	\$336,071	\$356,235

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$263,569	\$279,383	\$296,146	\$313,915	\$332,750	\$352,715	\$373,878	\$396,310	\$420,089	\$445,294
- Closing Costs	-\$18,450	-\$19,557	-\$20,730	-\$21,974	-\$23,292	-\$24,690	-\$26,171	-\$27,742	-\$29,406	-\$31,171
<b>= Proceeds After Sale</b>	<b>\$245,119</b>	<b>\$259,826</b>	<b>\$275,416</b>	<b>\$291,941</b>	<b>\$309,457</b>	<b>\$328,025</b>	<b>\$347,706</b>	<b>\$368,569</b>	<b>\$390,683</b>	<b>\$414,124</b>
+ Cumulative Cash Flow	\$14,801	\$30,229	\$46,308	\$63,067	\$80,534	\$98,738	\$117,709	\$137,481	\$158,085	\$179,556
- Approximate Cash Invest	-\$251,136	-\$251,136	-\$251,136	-\$251,136	-\$251,136	-\$251,136	-\$251,136	-\$251,136	-\$251,136	-\$251,136
<b>= Net Profit</b>	<b>\$8,784</b>	<b>\$38,918</b>	<b>\$70,588</b>	<b>\$103,872</b>	<b>\$138,855</b>	<b>\$175,626</b>	<b>\$214,279</b>	<b>\$254,913</b>	<b>\$297,631</b>	<b>\$342,543</b>
Internal Rate of Return	3.5%	7.7%	9.1%	9.8%	10.2%	10.4%	10.6%	10.7%	10.8%	10.8%
Return on Investment	3.5%	15.5%	28.1%	41.4%	55.3%	69.9%	85.3%	101.5%	118.5%	136.4%

\*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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