

10 Year Performance Projection

PRE-LEASED Home - Long-Term Tenant!

Chelsea, AL 35043

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	\$27,000	\$28,080	\$29,203	\$30,371	\$31,586	\$32,850	\$34,164	\$35,530	\$36,951	\$38,429
Vacancy Losses	-\$2,160	-\$2,246	-\$2,336	-\$2,430	-\$2,527	-\$2,628	-\$2,733	-\$2,842	-\$2,956	-\$3,074
Operating Income	\$24,840	\$25,834	\$26,867	\$27,942	\$29,059	\$30,222	\$31,431	\$32,688	\$33,995	\$35,355

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,178	-\$2,243	-\$2,310	-\$2,379	-\$2,451	-\$2,524	-\$2,600	-\$2,678	-\$2,758	-\$2,841
Insurance	-\$1,407	-\$1,449	-\$1,493	-\$1,537	-\$1,584	-\$1,631	-\$1,680	-\$1,730	-\$1,782	-\$1,836
Management Fees	-\$1,032	-\$1,073	-\$1,116	-\$1,161	-\$1,207	-\$1,256	-\$1,306	-\$1,358	-\$1,412	-\$1,469
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	-\$540	-\$556	-\$573	-\$590	-\$608	-\$626	-\$645	-\$664	-\$684	-\$705
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$5,156	-\$5,322	-\$5,492	-\$5,668	-\$5,849	-\$6,037	-\$6,231	-\$6,431	-\$6,637	-\$6,850

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	\$19,684	\$20,512	\$21,375	\$22,274	\$23,210	\$24,185	\$25,200	\$26,257	\$27,358	\$28,505
- Mortgage Payments	-\$16,645	-\$16,645	-\$16,645	-\$16,645	-\$16,645	-\$16,645	-\$16,645	-\$16,645	-\$16,645	-\$16,645
= Cash Flow	\$3,038	\$3,867	\$4,730	\$5,628	\$6,565	\$7,539	\$8,555	\$9,612	\$10,713	\$11,859
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$20,100	\$21,306	\$22,584	\$23,939	\$25,376	\$26,898	\$28,512	\$30,223	\$32,036	\$33,959
= Gross Equity Income	\$23,138	\$25,173	\$27,314	\$29,568	\$31,940	\$34,438	\$37,067	\$39,835	\$42,749	\$45,818
Capitalization Rate	5.5%	5.4%	5.4%	5.3%	5.2%	5.1%	5.0%	4.9%	4.8%	4.8%
Cash on Cash Return	3.0%	3.9%	4.7%	5.6%	6.6%	7.6%	8.6%	9.6%	10.7%	11.9%
Return on Equity	22.3%	20.1%	18.5%	17.2%	16.2%	15.4%	14.7%	14.1%	13.6%	13.1%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$355,100	\$376,406	\$398,990	\$422,930	\$448,306	\$475,204	\$503,716	\$533,939	\$565,975	\$599,934
- Loan Balance	-\$251,250	-\$251,250	-\$251,250	-\$251,250	-\$251,250	-\$251,250	-\$251,250	-\$251,250	-\$251,250	-\$251,250
= Equity	\$103,850	\$125,156	\$147,740	\$171,680	\$197,056	\$223,954	\$252,466	\$282,689	\$314,725	\$348,684
Loan-to-Value Ratio	70.8%	66.7%	63.0%	59.4%	56.0%	52.9%	49.9%	47.1%	44.4%	41.9%
Potential Cash-Out Refi	\$32,830	\$49,875	\$67,942	\$87,094	\$107,394	\$128,913	\$151,723	\$175,901	\$201,530	\$228,697

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$103,850	\$125,156	\$147,740	\$171,680	\$197,056	\$223,954	\$252,466	\$282,689	\$314,725	\$348,684
- Closing Costs	-\$24,857	-\$26,348	-\$27,929	-\$29,605	-\$31,381	-\$33,264	-\$35,260	-\$37,376	-\$39,618	-\$41,995
= Proceeds After Sale	\$78,993	\$98,808	\$119,811	\$142,075	\$165,674	\$190,690	\$217,206	\$245,313	\$275,107	\$306,689
+ Cumulative Cash Flow	\$3,038	\$6,905	\$11,635	\$17,263	\$23,828	\$31,367	\$39,922	\$49,533	\$60,246	\$72,105
- Approximate Cash Invest	-\$99,662	-\$99,662	-\$99,662	-\$99,662	-\$99,662	-\$99,662	-\$99,662	-\$99,662	-\$99,662	-\$99,662
= Net Profit	-\$17,631	\$6,050	\$31,783	\$59,675	\$89,839	\$122,394	\$157,465	\$195,184	\$235,691	\$279,132
Internal Rate of Return	-17.7%	3.0%	9.9%	13.0%	14.5%	15.2%	15.6%	15.8%	15.9%	15.9%
Return on Investment	-17.7%	6.1%	31.9%	59.9%	90.1%	122.8%	158.0%	195.8%	236.5%	280.1%

*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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