

10 Year Performance Projection

New Construction in Huntsville Metro

Owens Crossroads, AL 35763

4bd | 3ba | 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	\$25,200	\$26,208	\$27,256	\$28,347	\$29,480	\$30,660	\$31,886	\$33,161	\$34,488	\$35,867
Vacancy Losses	-\$2,016	-\$2,097	-\$2,181	-\$2,268	-\$2,358	-\$2,453	-\$2,551	-\$2,653	-\$2,759	-\$2,869
Operating Income	\$23,184	\$24,111	\$25,076	\$26,079	\$27,122	\$28,207	\$29,335	\$30,509	\$31,729	\$32,998

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,264	-\$2,332	-\$2,401	-\$2,474	-\$2,548	-\$2,624	-\$2,703	-\$2,784	-\$2,867	-\$2,954
Insurance	-\$1,393	-\$1,435	-\$1,478	-\$1,522	-\$1,568	-\$1,615	-\$1,663	-\$1,713	-\$1,765	-\$1,818
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	-\$648	-\$667	-\$687	-\$708	-\$729	-\$751	-\$774	-\$797	-\$821	-\$845
Maintenance	-\$504	-\$519	-\$535	-\$551	-\$567	-\$584	-\$602	-\$620	-\$638	-\$658
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$4,809	-\$4,953	-\$5,101	-\$5,255	-\$5,412	-\$5,575	-\$5,742	-\$5,914	-\$6,091	-\$6,274

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	\$18,375	\$19,158	\$19,974	\$20,824	\$21,710	\$22,632	\$23,593	\$24,595	\$25,637	\$26,724
- Mortgage Payments	-\$15,881	-\$15,881	-\$15,881	-\$15,881	-\$15,881	-\$15,881	-\$15,881	-\$12,717	-\$12,717	-\$12,717
= Cash Flow	\$2,495	\$3,278	\$4,094	\$4,944	\$5,829	\$6,752	\$7,713	\$11,878	\$12,921	\$14,007
+ Principal Reduction	\$4,214	\$4,407	\$4,610	\$4,821	\$5,043	\$5,275	\$5,517	\$10,492	\$10,597	\$10,703
+ Appreciation	\$20,895	\$22,149	\$23,478	\$24,886	\$26,379	\$27,962	\$29,640	\$31,418	\$33,303	\$35,302
= Gross Equity Income	\$27,603	\$29,834	\$32,181	\$34,651	\$37,251	\$39,988	\$42,869	\$53,788	\$56,821	\$60,012
Capitalization Rate	5.0%	4.9%	4.8%	4.7%	4.7%	4.6%	4.5%	4.4%	4.4%	4.3%
Cash on Cash Return	2.7%	3.5%	4.4%	5.3%	6.3%	7.2%	8.3%	12.8%	13.9%	15.0%
Return on Equity	24.6%	21.5%	19.3%	17.6%	16.3%	15.3%	14.5%	15.9%	14.9%	14.0%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$369,145	\$391,294	\$414,771	\$439,658	\$466,037	\$493,999	\$523,639	\$555,058	\$588,361	\$623,663
- Loan Balance	-\$256,974	-\$252,567	-\$247,957	-\$243,136	-\$238,093	-\$232,818	-\$227,302	-\$216,810	-\$206,213	-\$195,510
= Equity	\$112,171	\$138,727	\$166,814	\$196,522	\$227,944	\$261,181	\$296,338	\$338,248	\$382,148	\$428,153
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	\$38,342	\$60,468	\$83,860	\$108,590	\$134,737	\$162,381	\$191,610	\$227,236	\$264,476	\$303,421

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$112,171	\$138,727	\$166,814	\$196,522	\$227,944	\$261,181	\$296,338	\$338,248	\$382,148	\$428,153
- Closing Costs	-\$25,840	-\$27,391	-\$29,034	-\$30,776	-\$32,623	-\$34,580	-\$36,655	-\$38,854	-\$41,185	-\$43,656
= Proceeds After Sale	\$86,331	\$111,336	\$137,780	\$165,746	\$195,321	\$226,601	\$259,683	\$299,394	\$340,963	\$384,497
+ Cumulative Cash Flow	\$2,495	\$5,772	\$9,866	\$14,809	\$20,638	\$27,390	\$35,103	\$46,980	\$59,901	\$73,909
- Approximate Cash Invest	-\$93,157	-\$93,157	-\$93,157	-\$93,157	-\$93,157	-\$93,157	-\$93,157	-\$93,157	-\$93,157	-\$93,157
= Net Profit	-\$4,331	\$23,952	\$54,489	\$87,398	\$122,803	\$160,834	\$201,629	\$253,217	\$307,707	\$365,248
Internal Rate of Return	-4.6%	12.3%	17.0%	18.6%	19.1%	19.2%	19.0%	19.1%	19.0%	18.8%
Return on Investment	-4.6%	25.7%	58.5%	93.8%	131.8%	172.6%	216.4%	271.8%	330.3%	392.1%

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