

## 10 Year Performance Projection

Brand New SF Duplex in Edmond  
Edmond, OK 73012  
3bd | 2.5ba | 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	\$48,000	\$49,440	\$50,923	\$52,451	\$54,024	\$55,645	\$57,315	\$59,034	\$60,805	\$62,629
Vacancy Losses	-\$3,840	-\$3,955	-\$4,074	-\$4,196	-\$4,322	-\$4,452	-\$4,585	-\$4,723	-\$4,864	-\$5,010
<b>Operating Income</b>	<b>\$44,160</b>	<b>\$45,485</b>	<b>\$46,849</b>	<b>\$48,255</b>	<b>\$49,702</b>	<b>\$51,194</b>	<b>\$52,729</b>	<b>\$54,311</b>	<b>\$55,941</b>	<b>\$57,619</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	-\$7,119	-\$7,333	-\$7,553	-\$7,779	-\$8,012	-\$8,253	-\$8,500	-\$8,755	-\$9,018	-\$9,289
Insurance	-\$1,978	-\$2,037	-\$2,098	-\$2,161	-\$2,226	-\$2,292	-\$2,361	-\$2,432	-\$2,505	-\$2,580
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$600	-\$618	-\$637	-\$656	-\$675	-\$696	-\$716	-\$738	-\$760	-\$783
Association Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$960	-\$989	-\$1,018	-\$1,049	-\$1,080	-\$1,113	-\$1,146	-\$1,181	-\$1,216	-\$1,253
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
<b>Operating Expenses</b>	<b>-\$10,656</b>	<b>-\$10,976</b>	<b>-\$11,305</b>	<b>-\$11,645</b>	<b>-\$11,994</b>	<b>-\$12,354</b>	<b>-\$12,724</b>	<b>-\$13,106</b>	<b>-\$13,499</b>	<b>-\$13,904</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>\$33,504</b>	<b>\$34,509</b>	<b>\$35,544</b>	<b>\$36,610</b>	<b>\$37,708</b>	<b>\$38,840</b>	<b>\$40,005</b>	<b>\$41,205</b>	<b>\$42,441</b>	<b>\$43,714</b>
- Mortgage Payments	-\$30,897	-\$30,897	-\$30,897	-\$30,897	-\$30,897	-\$30,897	-\$30,897	-\$30,897	-\$30,897	-\$30,897
<b>= Cash Flow</b>	<b>\$2,606</b>	<b>\$3,612</b>	<b>\$4,647</b>	<b>\$5,713</b>	<b>\$6,811</b>	<b>\$7,943</b>	<b>\$9,108</b>	<b>\$10,308</b>	<b>\$11,544</b>	<b>\$12,817</b>
+ Principal Reduction	\$5,083	\$5,404	\$5,744	\$6,106	\$6,491	\$6,900	\$7,334	\$7,796	\$8,287	\$8,810
+ Appreciation	\$33,900	\$35,934	\$38,090	\$40,375	\$42,798	\$45,366	\$48,088	\$50,973	\$54,031	\$57,273
<b>= Gross Equity Income</b>	<b>\$41,590</b>	<b>\$44,949</b>	<b>\$48,481</b>	<b>\$52,195</b>	<b>\$56,100</b>	<b>\$60,208</b>	<b>\$64,530</b>	<b>\$69,077</b>	<b>\$73,863</b>	<b>\$78,900</b>
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	1.5%	2.1%	2.7%	3.4%	4.0%	4.7%	5.4%	6.1%	6.8%	7.6%
Return on Equity	23.1%	20.3%	18.3%	16.7%	15.5%	14.6%	13.8%	13.1%	12.5%	12.0%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$598,900	\$634,834	\$672,924	\$713,299	\$756,097	\$801,463	\$849,551	\$900,524	\$954,556	\$1,011,829
- Loan Balance	-\$418,667	-\$413,263	-\$407,519	-\$401,413	-\$394,922	-\$388,023	-\$380,688	-\$372,892	-\$364,605	-\$355,795
<b>= Equity</b>	<b>\$180,233</b>	<b>\$221,571</b>	<b>\$265,405</b>	<b>\$311,887</b>	<b>\$361,175</b>	<b>\$413,441</b>	<b>\$468,863</b>	<b>\$527,632</b>	<b>\$589,951</b>	<b>\$656,034</b>
Loan-to-Value Ratio	69.9%	65.1%	60.6%	56.3%	52.2%	48.4%	44.8%	41.4%	38.2%	35.2%
Potential Cash-Out Refi	\$30,508	\$62,863	\$97,174	\$133,562	\$172,151	\$213,075	\$256,475	\$302,501	\$351,312	\$403,077

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$180,233	\$221,571	\$265,405	\$311,887	\$361,175	\$413,441	\$468,863	\$527,632	\$589,951	\$656,034
- Closing Costs	-\$41,923	-\$44,438	-\$47,105	-\$49,931	-\$52,927	-\$56,102	-\$59,469	-\$63,037	-\$66,819	-\$70,828
<b>= Proceeds After Sale</b>	<b>\$138,310</b>	<b>\$177,133</b>	<b>\$218,301</b>	<b>\$261,956</b>	<b>\$308,248</b>	<b>\$357,338</b>	<b>\$409,394</b>	<b>\$464,595</b>	<b>\$523,132</b>	<b>\$585,206</b>
+ Cumulative Cash Flow	\$2,606	\$6,218	\$10,865	\$16,578	\$23,390	\$31,332	\$40,440	\$50,748	\$62,293	\$75,110
- Approximate Cash Invest	-\$169,500	-\$169,500	-\$169,500	-\$169,500	-\$169,500	-\$169,500	-\$169,500	-\$169,500	-\$169,500	-\$169,500
<b>= Net Profit</b>	<b>-\$28,583</b>	<b>\$13,851</b>	<b>\$59,666</b>	<b>\$109,034</b>	<b>\$162,138</b>	<b>\$219,171</b>	<b>\$280,334</b>	<b>\$345,844</b>	<b>\$415,925</b>	<b>\$490,816</b>
Internal Rate of Return	-16.9%	4.0%	10.7%	13.5%	14.8%	15.4%	15.6%	15.6%	15.6%	15.5%
Return on Investment	-16.9%	8.2%	35.2%	64.3%	95.7%	129.3%	165.4%	204.0%	245.4%	289.6%

\*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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