

Ten Year Performance Projection

New Construction Duplex
Arkansas
6bd | 3ba | 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	\$36,480	\$37,574	\$38,702	\$39,863	\$41,059	\$42,290	\$43,559	\$44,866	\$46,212	\$47,598
Vacancy Losses	-\$2,918	-\$3,006	-\$3,096	-\$3,189	-\$3,285	-\$3,383	-\$3,485	-\$3,589	-\$3,697	-\$3,808
Operating Income	\$33,562	\$34,568	\$35,606	\$36,674	\$37,774	\$38,907	\$40,074	\$41,277	\$42,515	\$43,790

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,389	-\$4,551	-\$4,720	-\$4,894	-\$5,076	-\$5,263	-\$5,458	-\$5,660	-\$5,869	-\$6,087
Insurance	-\$2,394	-\$2,483	-\$2,574	-\$2,670	-\$2,768	-\$2,871	-\$2,977	-\$3,087	-\$3,202	-\$3,320
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	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$730	-\$757	-\$785	-\$814	-\$844	-\$875	-\$907	-\$941	-\$976	-\$1,012
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$7,513	-\$7,791	-\$8,079	-\$8,378	-\$8,688	-\$9,009	-\$9,342	-\$9,688	-\$10,047	-\$10,418

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	\$26,049	\$26,778	\$27,527	\$28,296	\$29,086	\$29,898	\$30,732	\$31,588	\$32,468	\$33,372
- Mortgage Payments	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329
= Cash Flow	\$7,720	\$8,449	\$9,198	\$9,967	\$10,757	\$11,569	\$12,403	\$13,259	\$14,139	\$15,043
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$19,950	\$20,948	\$21,995	\$23,095	\$24,249	\$25,462	\$26,735	\$28,072	\$29,475	\$30,949
= Gross Equity Income	\$27,670	\$29,396	\$31,193	\$33,062	\$35,006	\$37,031	\$39,138	\$41,331	\$43,614	\$45,992
Capitalization Rate	6.2%	6.1%	6.0%	5.8%	5.7%	5.6%	5.5%	5.4%	5.2%	5.1%
Cash on Cash Return	6.6%	7.2%	7.8%	8.5%	9.1%	9.8%	10.5%	11.3%	12.0%	12.8%
Return on Equity	23.1%	20.9%	19.2%	17.8%	16.7%	15.7%	14.9%	14.2%	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	\$418,950	\$439,898	\$461,892	\$484,987	\$509,236	\$534,698	\$561,433	\$589,505	\$618,980	\$649,929
- Loan Balance	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250
= Equity	\$119,700	\$140,648	\$162,642	\$185,737	\$209,986	\$235,448	\$262,183	\$290,255	\$319,730	\$350,679
Loan-to-Value Ratio	71.4%	68.0%	64.8%	61.7%	58.8%	56.0%	53.3%	50.8%	48.3%	46.0%
Potential Cash-Out Refi	\$77,805	\$96,658	\$116,453	\$137,238	\$159,063	\$181,978	\$206,040	\$231,304	\$257,832	\$285,686

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$119,700	\$140,648	\$162,642	\$185,737	\$209,986	\$235,448	\$262,183	\$290,255	\$319,730	\$350,679
- Closing Costs	-\$29,327	-\$30,793	-\$32,332	-\$33,949	-\$35,647	-\$37,429	-\$39,300	-\$41,265	-\$43,329	-\$45,495
= Proceeds After Sale	\$90,374	\$109,855	\$130,310	\$151,788	\$174,340	\$198,019	\$222,883	\$248,989	\$276,401	\$305,184
+ Cumulative Cash Flow	\$7,720	\$16,169	\$25,366	\$35,333	\$46,090	\$57,659	\$70,062	\$83,321	\$97,461	\$112,504
- Approximate Cash Invest	-\$117,705	-\$117,705	-\$117,705	-\$117,705	-\$117,705	-\$117,705	-\$117,705	-\$117,705	-\$117,705	-\$117,705
= Net Profit	-\$19,612	\$8,318	\$37,971	\$69,416	\$102,725	\$137,974	\$175,240	\$214,606	\$256,157	\$299,982
Internal Rate of Return	-16.7%	3.6%	10.4%	13.3%	14.8%	15.6%	16.0%	16.1%	16.2%	16.2%
Return on Investment	-16.7%	7.1%	32.3%	59.0%	87.3%	117.2%	148.9%	182.3%	217.6%	254.9%

*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.