Ten Year Performance Projection

4.5% Seller paid Interest Rate Buy down!
4bd | 2ba | Built: 1960 | Remodeled: 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	$19,152	$19,727	$20,318	$20,928	$21,556	$22,202	$22,868	$23,555	$24,261	$24,989
Vacancy Losses	-$1,532	-$1,578	-$1,625	-$1,674	-$1,724	-$1,776	-$1,829	-$1,884	-$1,941	-$1,999
Operating Income	**$17,620**	**$18,148**	**$18,693**	**$19,254**	**$19,831**	**$20,426**	**$21,039**	**$21,670**	**$22,320**	**$22,990**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$1,469	-$1,524	-$1,580	-$1,639	-$1,699	-$1,762	-$1,827	-$1,895	-$1,965	-$2,038
Insurance	-$1,259	-$1,306	-$1,354	-$1,404	-$1,456	-$1,510	-$1,566	-$1,624	-$1,684	-$1,747
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	-$1,532	-$1,589	-$1,648	-$1,709	-$1,772	-$1,837	-$1,905	-$1,976	-$2,049	-$2,125
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$4,261**	**-$4,419**	**-$4,582**	**-$4,752**	**-$4,927**	**-$5,110**	**-$5,299**	**-$5,495**	**-$5,698**	**-$5,909**

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	**$13,359**	**$13,730**	**$14,111**	**$14,502**	**$14,904**	**$15,317**	**$15,740**	**$16,175**	**$16,622**	**$17,081**
- Mortgage Payments	-$11,786	-$11,786	-$11,786	-$11,786	-$11,786	-$11,786	-$11,786	-$11,786	-$11,786	-$11,786
= Cash Flow	**$1,573**	**$1,944**	**$2,325**	**$2,717**	**$3,118**	**$3,531**	**$3,955**	**$4,390**	**$4,837**	**$5,295**
+ Principal Reduction	$1,802	$1,920	$2,046	$2,180	$2,324	$2,476	$2,639	$2,812	$2,996	$3,193
+ Appreciation	$10,495	$11,020	$11,571	$12,149	$12,757	$13,395	$14,064	$14,768	$15,506	$16,281
= Gross Equity Income	**$13,870**	**$14,884**	**$15,942**	**$17,046**	**$18,199**	**$19,402**	**$20,658**	**$21,969**	**$23,339**	**$24,770**
Capitalization Rate	6.1%	5.9%	5.8%	5.7%	5.6%	5.4%	5.3%	5.2%	5.1%	5.0%
Cash on Cash Return	2.7%	3.4%	4.0%	4.7%	5.4%	6.1%	6.8%	7.6%	8.3%	9.1%
Return on Equity	21.4%	19.2%	17.5%	16.1%	15.1%	14.2%	13.5%	12.9%	12.3%	11.9%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$220,395	$231,415	$242,985	$255,135	$267,891	$281,286	$295,350	$310,118	$325,624	$341,905
- Loan Balance	-$155,623	-$153,703	-$151,657	-$149,477	-$147,153	-$144,677	-$142,039	-$139,227	-$136,230	-$133,037
= Equity	**$64,772**	**$77,712**	**$91,328**	**$105,658**	**$120,738**	**$136,609**	**$153,312**	**$170,891**	**$189,393**	**$208,868**
Loan-to-Value Ratio	70.6%	66.4%	62.4%	58.6%	54.9%	51.4%	48.1%	44.9%	41.8%	38.9%
Potential Cash-Out Refi	$42,732	$54,570	$67,030	$80,145	$93,949	$108,480	$123,777	$139,879	$156,831	$174,677

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$64,772	$77,712	$91,328	$105,658	$120,738	$136,609	$153,312	$170,891	$189,393	$208,868
- Closing Costs	-$15,428	-$16,199	-$17,009	-$17,859	-$18,752	-$19,690	-$20,675	-$21,708	-$22,794	-$23,933
= Proceeds After Sale	**$49,344**	**$61,512**	**$74,319**	**$87,799**	**$101,986**	**$116,919**	**$132,637**	**$149,183**	**$166,600**	**$184,934**
+ Cumulative Cash Flow	$1,573	$3,518	$5,843	$8,560	$11,678	$15,209	$19,164	$23,554	$28,390	$33,686
- Approximate Cash Invest	-$57,985	-$57,985	-$57,985	-$57,985	-$57,985	-$57,985	-$57,985	-$57,985	-$57,985	-$57,985
= Net Profit	**-$7,067**	**$7,045**	**$22,178**	**$38,373**	**$55,679**	**$74,143**	**$93,816**	**$114,752**	**$137,005**	**$160,635**
Internal Rate of Return	-12.2%	6.0%	11.7%	14.0%	15.1%	15.5%	15.7%	15.7%	15.6%	15.5%
Return on Investment	-12.2%	12.2%	38.2%	66.2%	96.0%	127.9%	161.8%	197.9%	236.3%	277.0%

*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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