

Ten Year Performance Projection

Brand New Duplex with Garage in Chickasha
Oklahoma
4bd | 4ba | 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	\$32,160	\$33,125	\$34,119	\$35,142	\$36,196	\$37,282	\$38,401	\$39,553	\$40,739	\$41,962
Vacancy Losses	-\$2,573	-\$2,650	-\$2,729	-\$2,811	-\$2,896	-\$2,983	-\$3,072	-\$3,164	-\$3,259	-\$3,357
Operating Income	\$29,587	\$30,475	\$31,389	\$32,331	\$33,301	\$34,300	\$35,329	\$36,389	\$37,480	\$38,605

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,140	-\$4,293	-\$4,452	-\$4,617	-\$4,788	-\$4,965	-\$5,148	-\$5,339	-\$5,536	-\$5,741
Insurance	-\$1,518	-\$1,574	-\$1,632	-\$1,693	-\$1,755	-\$1,820	-\$1,888	-\$1,958	-\$2,030	-\$2,105
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	-\$643	-\$667	-\$692	-\$717	-\$744	-\$771	-\$800	-\$829	-\$860	-\$892
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$6,301	-\$6,534	-\$6,776	-\$7,027	-\$7,287	-\$7,556	-\$7,836	-\$8,126	-\$8,427	-\$8,738

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	\$23,286	\$23,940	\$24,613	\$25,304	\$26,014	\$26,743	\$27,493	\$28,263	\$29,054	\$29,866
- Mortgage Payments	-\$17,142	-\$17,142	-\$17,142	-\$17,142	-\$17,142	-\$17,142	-\$17,142	-\$17,142	-\$17,142	-\$17,142
= Cash Flow	\$6,144	\$6,798	\$7,471	\$8,162	\$8,872	\$9,601	\$10,350	\$11,120	\$11,911	\$12,724
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$17,250	\$18,112	\$19,018	\$19,969	\$20,967	\$22,016	\$23,117	\$24,272	\$25,486	\$26,760
= Gross Equity Income	\$23,394	\$24,911	\$26,489	\$28,131	\$29,839	\$31,617	\$33,467	\$35,393	\$37,397	\$39,484
Capitalization Rate	6.4%	6.3%	6.2%	6.0%	5.9%	5.8%	5.7%	5.5%	5.4%	5.3%
Cash on Cash Return	5.8%	6.4%	7.0%	7.7%	8.4%	9.1%	9.8%	10.5%	11.2%	12.0%
Return on Equity	22.6%	20.5%	18.8%	17.5%	16.4%	15.5%	14.8%	14.1%	13.5%	13.0%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$362,250	\$380,362	\$399,381	\$419,350	\$440,317	\$462,333	\$485,450	\$509,722	\$535,208	\$561,969
- Loan Balance	-\$258,750	-\$258,750	-\$258,750	-\$258,750	-\$258,750	-\$258,750	-\$258,750	-\$258,750	-\$258,750	-\$258,750
= Equity	\$103,500	\$121,612	\$140,631	\$160,600	\$181,567	\$203,583	\$226,700	\$250,972	\$276,458	\$303,219
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	\$12,938	\$26,522	\$40,785	\$55,762	\$71,488	\$88,000	\$105,337	\$123,542	\$142,656	\$162,726

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$103,500	\$121,612	\$140,631	\$160,600	\$181,567	\$203,583	\$226,700	\$250,972	\$276,458	\$303,219
- Closing Costs	-\$25,358	-\$26,625	-\$27,957	-\$29,354	-\$30,822	-\$32,363	-\$33,981	-\$35,681	-\$37,465	-\$39,338
= Proceeds After Sale	\$78,142	\$94,987	\$112,674	\$131,245	\$150,745	\$171,220	\$192,718	\$215,292	\$238,994	\$263,881
+ Cumulative Cash Flow	\$6,144	\$12,942	\$20,413	\$28,574	\$37,446	\$47,047	\$57,397	\$68,518	\$80,429	\$93,153
- Approximate Cash Invest	-\$106,088	-\$106,088	-\$106,088	-\$106,088	-\$106,088	-\$106,088	-\$106,088	-\$106,088	-\$106,088	-\$106,088
= Net Profit	-\$21,801	\$1,842	\$26,999	\$53,732	\$82,103	\$112,179	\$144,028	\$177,722	\$213,335	\$250,946
Internal Rate of Return	-20.6%	0.9%	8.3%	11.6%	13.4%	14.3%	14.8%	15.1%	15.2%	15.2%
Return on Investment	-20.6%	1.7%	25.4%	50.6%	77.4%	105.7%	135.8%	167.5%	201.1%	236.5%

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