Ten Year Performance Projection

Ranch Home in Nice area
Indiana
4bd | 2ba | 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	$25,956	$26,735	$27,537	$28,363	$29,214	$30,090	$30,993	$31,923	$32,880
Vacancy Losses	-$2,016	-$2,076	-$2,139	-$2,203	-$2,269	-$2,337	-$2,407	-$2,479	-$2,554	-$2,630
Operating Income	**$23,184**	**$23,880**	**$24,596**	**$25,334**	**$26,094**	**$26,877**	**$27,683**	**$28,513**	**$29,369**	**$30,250**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$6,858	-$7,112	-$7,375	-$7,648	-$7,931	-$8,224	-$8,528	-$8,844	-$9,171	-$9,511
Insurance	-$1,543	-$1,600	-$1,659	-$1,721	-$1,784	-$1,850	-$1,919	-$1,990	-$2,064	-$2,140
Management Fees	-$1,855	-$1,910	-$1,968	-$2,027	-$2,088	-$2,150	-$2,215	-$2,281	-$2,350	-$2,420
Leasing/Advertising Fees	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Association Fees	-$696	-$722	-$748	-$776	-$805	-$835	-$866	-$898	-$931	-$965
Maintenance	-$504	-$523	-$542	-$562	-$583	-$604	-$627	-$650	-$674	-$699
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$11,456**	**-$11,867**	**-$12,292**	**-$12,733**	**-$13,190**	**-$13,664**	**-$14,154**	**-$14,662**	**-$15,189**	**-$15,735**

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	**$11,728**	**$12,013**	**$12,304**	**$12,600**	**$12,903**	**$13,213**	**$13,529**	**$13,851**	**$14,180**	**$14,515**
- Mortgage Payments	-$14,170	-$14,170	-$14,170	-$14,170	-$14,170	-$14,170	-$14,170	-$17,995	-$17,995	-$17,995
= Cash Flow	**-$2,441**	**-$2,157**	**-$1,866**	**-$1,569**	**-$1,266**	**-$957**	**-$641**	**-$4,144**	**-$3,816**	**-$3,480**
+ Principal Reduction	$4,047	$4,222	$4,405	$4,596	$4,795	$5,003	$5,220	$7,262	$7,652	$8,064
+ Appreciation	$17,145	$18,002	$18,902	$19,847	$20,840	$21,882	$22,976	$24,125	$25,331	$26,598
= Gross Equity Income	**$18,750**	**$20,067**	**$21,441**	**$22,874**	**$24,369**	**$25,928**	**$27,555**	**$27,242**	**$29,168**	**$31,181**
Capitalization Rate	3.3%	3.2%	3.1%	3.0%	2.9%	2.9%	2.8%	2.7%	2.7%	2.6%
Cash on Cash Return	-2.1%	-1.8%	-1.6%	-1.3%	-1.1%	-0.8%	-0.5%	-3.5%	-3.3%	-3.0%
Return on Equity	15.1%	13.7%	12.6%	11.8%	11.1%	10.5%	10.0%	8.9%	8.6%	8.3%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$360,045	$378,047	$396,950	$416,797	$437,637	$459,519	$482,495	$506,619	$531,950	$558,548
- Loan Balance	-$235,983	-$231,762	-$227,357	-$222,761	-$217,966	-$212,963	-$207,744	-$200,482	-$192,829	-$184,765
= Equity	**$124,062**	**$146,286**	**$169,593**	**$194,036**	**$219,671**	**$246,556**	**$274,751**	**$306,138**	**$339,121**	**$373,783**
Loan-to-Value Ratio	65.5%	61.3%	57.3%	53.4%	49.8%	46.3%	43.1%	39.6%	36.2%	33.1%
Potential Cash-Out Refi	$88,057	$108,481	$129,898	$152,356	$175,907	$200,604	$226,502	$255,476	$285,926	$317,928

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$124,062	$146,286	$169,593	$194,036	$219,671	$246,556	$274,751	$306,138	$339,121	$373,783
- Closing Costs	-$25,203	-$26,463	-$27,786	-$29,176	-$30,635	-$32,166	-$33,775	-$35,463	-$37,237	-$39,098
= Proceeds After Sale	**$98,858**	**$119,822**	**$141,806**	**$164,860**	**$189,036**	**$214,389**	**$240,976**	**$270,674**	**$301,885**	**$334,684**
+ Cumulative Cash Flow	-$2,441	-$4,598	-$6,464	-$8,033	-$9,299	-$10,256	-$10,897	-$15,042	-$18,857	-$22,337
- Approximate Cash Invest	-$116,757	-$116,757	-$116,757	-$116,757	-$116,757	-$116,757	-$116,757	-$116,757	-$116,757	-$116,757
= Net Profit	**-$20,340**	**-$1,533**	**$18,585**	**$40,070**	**$62,979**	**$87,376**	**$113,322**	**$138,875**	**$166,270**	**$195,590**
Internal Rate of Return	-17.4%	-0.7%	5.0%	7.5%	8.8%	9.5%	9.8%	9.9%	10.0%	9.9%
Return on Investment	-17.4%	-1.3%	15.9%	34.3%	53.9%	74.8%	97.1%	118.9%	142.4%	167.5%

*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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