Ten Year Performance Projection

Seller paid Interest Rate Buy down!
3bd | 1ba | Built: 1965 | 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	$11,940	$12,298	$12,667	$13,047	$13,439	$13,842	$14,257	$14,685	$15,125	$15,579
Vacancy Losses	-$955	-$984	-$1,013	-$1,044	-$1,075	-$1,107	-$1,141	-$1,175	-$1,210	-$1,246
Operating Income	**$10,985**	**$11,314**	**$11,654**	**$12,003**	**$12,363**	**$12,734**	**$13,116**	**$13,510**	**$13,915**	**$14,333**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$1,049	-$1,088	-$1,128	-$1,170	-$1,213	-$1,258	-$1,305	-$1,353	-$1,403	-$1,455
Insurance	-$682	-$707	-$733	-$760	-$789	-$818	-$848	-$879	-$912	-$946
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	-$955	-$991	-$1,027	-$1,065	-$1,105	-$1,145	-$1,188	-$1,232	-$1,277	-$1,325
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$2,686**	**-$2,785**	**-$2,888**	**-$2,995**	**-$3,106**	**-$3,221**	**-$3,340**	**-$3,464**	**-$3,592**	**-$3,725**

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	**$8,299**	**$8,529**	**$8,765**	**$9,008**	**$9,257**	**$9,513**	**$9,776**	**$10,046**	**$10,323**	**$10,608**
- Mortgage Payments	-$4,925	-$4,925	-$4,925	-$4,925	-$4,925	-$4,925	-$4,925	-$4,925	-$4,925	-$4,925
= Cash Flow	**$3,374**	**$3,604**	**$3,840**	**$4,083**	**$4,332**	**$4,588**	**$4,851**	**$5,121**	**$5,398**	**$5,683**
+ Principal Reduction	$1,214	$1,273	$1,335	$1,400	$1,468	$1,539	$1,614	$1,692	$1,774	$1,860
+ Appreciation	$5,245	$5,507	$5,783	$6,072	$6,375	$6,694	$7,029	$7,380	$7,749	$8,137
= Gross Equity Income	**$9,833**	**$10,384**	**$10,958**	**$11,554**	**$12,175**	**$12,821**	**$13,494**	**$14,193**	**$14,921**	**$15,680**
Capitalization Rate	7.5%	7.4%	7.2%	7.1%	6.9%	6.8%	6.6%	6.5%	6.3%	6.2%
Cash on Cash Return	10.7%	11.4%	12.2%	12.9%	13.7%	14.5%	15.4%	16.2%	17.1%	18.0%
Return on Equity	30.1%	26.3%	23.5%	21.4%	19.7%	18.3%	17.1%	16.2%	15.3%	14.6%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$110,145	$115,652	$121,435	$127,507	$133,882	$140,576	$147,605	$154,985	$162,734	$170,871
- Loan Balance	-$77,461	-$76,188	-$74,853	-$73,454	-$71,986	-$70,447	-$68,834	-$67,142	-$65,368	-$63,508
= Equity	**$32,684**	**$39,464**	**$46,582**	**$54,053**	**$61,896**	**$70,129**	**$78,771**	**$87,843**	**$97,366**	**$107,363**
Loan-to-Value Ratio	70.3%	65.9%	61.6%	57.6%	53.8%	50.1%	46.6%	43.3%	40.2%	37.2%
Potential Cash-Out Refi	$21,670	$27,899	$34,438	$41,302	$48,508	$56,071	$64,011	$72,345	$81,093	$90,276

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$32,684	$39,464	$46,582	$54,053	$61,896	$70,129	$78,771	$87,843	$97,366	$107,363
- Closing Costs	-$7,710	-$8,096	-$8,500	-$8,925	-$9,372	-$9,840	-$10,332	-$10,849	-$11,391	-$11,961
= Proceeds After Sale	**$24,974**	**$31,369**	**$38,081**	**$45,128**	**$52,524**	**$60,289**	**$68,439**	**$76,994**	**$85,975**	**$95,402**
+ Cumulative Cash Flow	$3,374	$6,978	$10,818	$14,901	$19,234	$23,822	$28,673	$33,794	$39,193	$44,875
- Approximate Cash Invest	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601
= Net Profit	**-$3,253**	**$6,745**	**$17,298**	**$28,428**	**$40,157**	**$52,509**	**$65,511**	**$79,187**	**$93,566**	**$108,676**
Internal Rate of Return	-10.3%	10.7%	17.1%	19.6%	20.7%	21.0%	21.1%	21.0%	20.8%	20.6%
Return on Investment	-10.3%	21.3%	54.7%	90.0%	127.1%	166.2%	207.3%	250.6%	296.1%	343.9%

*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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