

Ten Year Performance Projection

Brand New SF Duplex in Edmond-Fully Leased!!
Oklahoma
3bd | 2.5ba | 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	\$47,880	\$49,316	\$50,796	\$52,320	\$53,889	\$55,506	\$57,171	\$58,886	\$60,653	\$62,473
Vacancy Losses	-\$3,830	-\$3,945	-\$4,064	-\$4,186	-\$4,311	-\$4,440	-\$4,574	-\$4,711	-\$4,852	-\$4,998
Operating Income	\$44,050	\$45,371	\$46,732	\$48,134	\$49,578	\$51,066	\$52,598	\$54,175	\$55,801	\$57,475

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$7,119	-\$7,382	-\$7,656	-\$7,939	-\$8,233	-\$8,537	-\$8,853	-\$9,181	-\$9,520	-\$9,873
Insurance	-\$1,978	-\$2,051	-\$2,127	-\$2,205	-\$2,287	-\$2,371	-\$2,459	-\$2,550	-\$2,645	-\$2,742
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$600	-\$622	-\$645	-\$669	-\$694	-\$720	-\$746	-\$774	-\$802	-\$832
Association Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$958	-\$993	-\$1,030	-\$1,068	-\$1,107	-\$1,148	-\$1,191	-\$1,235	-\$1,281	-\$1,328
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$10,654	-\$11,048	-\$11,457	-\$11,881	-\$12,321	-\$12,776	-\$13,249	-\$13,739	-\$14,248	-\$14,775

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	\$33,396	\$34,323	\$35,275	\$36,253	\$37,258	\$38,289	\$39,348	\$40,436	\$41,553	\$42,700
- Mortgage Payments	-\$32,560	-\$32,560	-\$32,560	-\$32,560	-\$32,560	-\$32,560	-\$32,560	-\$32,560	-\$32,560	-\$32,560
= Cash Flow	\$836	\$1,763	\$2,715	\$3,693	\$4,698	\$5,729	\$6,788	\$7,876	\$8,993	\$10,140
+ Principal Reduction	\$4,625	\$4,941	\$5,279	\$5,639	\$6,024	\$6,436	\$6,875	\$7,345	\$7,846	\$8,382
+ Appreciation	\$28,250	\$29,662	\$31,146	\$32,703	\$34,338	\$36,055	\$37,858	\$39,751	\$41,738	\$43,825
= Gross Equity Income	\$33,711	\$36,367	\$39,139	\$42,035	\$45,060	\$48,220	\$51,521	\$54,972	\$58,578	\$62,347
Capitalization Rate	5.6%	5.5%	5.4%	5.3%	5.2%	5.1%	4.9%	4.8%	4.7%	4.6%
Cash on Cash Return	0.5%	1.0%	1.5%	2.1%	2.7%	3.3%	3.9%	4.5%	5.1%	5.8%
Return on Equity	19.4%	17.4%	16.0%	14.8%	13.9%	13.2%	12.5%	12.0%	11.5%	11.1%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$593,250	\$622,912	\$654,058	\$686,761	\$721,099	\$757,154	\$795,012	\$834,762	\$876,500	\$920,325
- Loan Balance	-\$419,125	-\$414,184	-\$408,905	-\$403,266	-\$397,242	-\$390,806	-\$383,931	-\$376,586	-\$368,740	-\$360,358
= Equity	\$174,125	\$208,729	\$245,153	\$283,495	\$323,857	\$366,348	\$411,081	\$458,176	\$507,760	\$559,968
Loan-to-Value Ratio	70.6%	66.5%	62.5%	58.7%	55.1%	51.6%	48.3%	45.1%	42.1%	39.2%
Potential Cash-Out Refi	\$25,813	\$53,001	\$81,638	\$111,805	\$143,582	\$177,059	\$212,328	\$249,485	\$288,635	\$329,886

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$174,125	\$208,729	\$245,153	\$283,495	\$323,857	\$366,348	\$411,081	\$458,176	\$507,760	\$559,968
- Closing Costs	-\$41,528	-\$43,604	-\$45,784	-\$48,073	-\$50,477	-\$53,001	-\$55,651	-\$58,433	-\$61,355	-\$64,423
= Proceeds After Sale	\$132,598	\$165,125	\$199,369	\$235,422	\$273,380	\$313,347	\$355,430	\$399,743	\$446,405	\$495,545
+ Cumulative Cash Flow	\$836	\$2,599	\$5,314	\$9,007	\$13,705	\$19,434	\$26,223	\$34,099	\$43,092	\$53,232
- Approximate Cash Invest	-\$175,856	-\$175,856	-\$175,856	-\$175,856	-\$175,856	-\$175,856	-\$175,856	-\$175,856	-\$175,856	-\$175,856
= Net Profit	-\$42,423	-\$8,133	\$28,826	\$68,573	\$111,229	\$156,925	\$205,796	\$257,985	\$313,641	\$372,921
Internal Rate of Return	-24.1%	-2.3%	5.2%	8.7%	10.5%	11.4%	12.0%	12.3%	12.5%	12.6%
Return on Investment	-24.1%	-4.6%	16.4%	39.0%	63.2%	89.2%	117.0%	146.7%	178.4%	212.1%

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