

Ten Year Performance Projection

Unique House, Trailer and Shop w/ Seperate Tenants
Arkansas
6bd | 5ba | Built: 1940 | Remodeled: 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	\$43,800	\$45,114	\$46,467	\$47,861	\$49,297	\$50,776	\$52,299	\$53,868	\$55,485	\$57,149
Vacancy Losses	-\$3,504	-\$3,609	-\$3,717	-\$3,829	-\$3,944	-\$4,062	-\$4,184	-\$4,309	-\$4,439	-\$4,572
Operating Income	\$40,296	\$41,505	\$42,750	\$44,033	\$45,354	\$46,714	\$48,116	\$49,559	\$51,046	\$52,577

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,738	-\$2,839	-\$2,944	-\$3,053	-\$3,166	-\$3,283	-\$3,404	-\$3,530	-\$3,661	-\$3,796
Insurance	-\$2,190	-\$2,271	-\$2,355	-\$2,442	-\$2,533	-\$2,626	-\$2,723	-\$2,824	-\$2,929	-\$3,037
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$2	-\$2	-\$2	-\$2	-\$2	-\$2	-\$2	-\$3	-\$3	-\$3
Association Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$2,190	-\$2,271	-\$2,355	-\$2,442	-\$2,533	-\$2,626	-\$2,723	-\$2,824	-\$2,929	-\$3,037
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$7,120	-\$7,383	-\$7,656	-\$7,939	-\$8,233	-\$8,538	-\$8,854	-\$9,181	-\$9,521	-\$9,873

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	\$33,176	\$34,122	\$35,094	\$36,093	\$37,120	\$38,176	\$39,262	\$40,378	\$41,525	\$42,704
- Mortgage Payments	-\$13,842	-\$13,842	-\$13,842	-\$13,842	-\$13,842	-\$13,842	-\$13,842	-\$13,842	-\$13,842	-\$13,842
= Cash Flow	\$19,334	\$20,280	\$21,252	\$22,251	\$23,278	\$24,334	\$25,420	\$26,536	\$27,683	\$28,862
+ Principal Reduction	\$2,040	\$2,176	\$2,322	\$2,478	\$2,644	\$2,821	\$3,010	\$3,211	\$3,426	\$3,656
+ Appreciation	\$18,250	\$19,162	\$20,121	\$21,127	\$22,183	\$23,292	\$24,457	\$25,680	\$26,964	\$28,312
= Gross Equity Income	\$39,624	\$41,619	\$43,694	\$45,855	\$48,105	\$50,447	\$52,886	\$55,426	\$58,072	\$60,829
Capitalization Rate	8.7%	8.5%	8.3%	8.1%	8.0%	7.8%	7.6%	7.5%	7.3%	7.2%
Cash on Cash Return	10.1%	10.6%	11.1%	11.7%	12.2%	12.8%	13.3%	13.9%	14.5%	15.1%
Return on Equity	19.5%	18.6%	17.7%	17.0%	16.3%	15.7%	15.2%	14.7%	14.2%	13.8%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$383,250	\$402,412	\$422,533	\$443,660	\$465,843	\$489,135	\$513,592	\$539,271	\$566,235	\$594,547
- Loan Balance	-\$180,460	-\$178,284	-\$175,962	-\$173,484	-\$170,840	-\$168,020	-\$165,010	-\$161,799	-\$158,373	-\$154,717
= Equity	\$202,790	\$224,129	\$246,571	\$270,176	\$295,002	\$321,115	\$348,582	\$377,472	\$407,862	\$439,829
Loan-to-Value Ratio	47.1%	44.3%	41.6%	39.1%	36.7%	34.4%	32.1%	30.0%	28.0%	26.0%
Potential Cash-Out Refi	\$164,465	\$183,887	\$204,318	\$225,810	\$248,418	\$272,202	\$297,222	\$323,545	\$351,239	\$380,375

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$202,790	\$224,129	\$246,571	\$270,176	\$295,002	\$321,115	\$348,582	\$377,472	\$407,862	\$439,829
- Closing Costs	-\$26,828	-\$28,169	-\$29,577	-\$31,056	-\$32,609	-\$34,239	-\$35,951	-\$37,749	-\$39,636	-\$41,618
= Proceeds After Sale	\$175,962	\$195,960	\$216,994	\$239,120	\$262,393	\$286,876	\$312,630	\$339,723	\$368,226	\$398,211
+ Cumulative Cash Flow	\$19,334	\$39,614	\$60,866	\$83,117	\$106,395	\$130,729	\$156,149	\$182,684	\$210,367	\$239,228
- Approximate Cash Invest	-\$190,712	-\$190,712	-\$190,712	-\$190,712	-\$190,712	-\$190,712	-\$190,712	-\$190,712	-\$190,712	-\$190,712
= Net Profit	\$4,584	\$44,861	\$87,147	\$131,524	\$178,076	\$226,892	\$278,066	\$331,695	\$387,880	\$446,727
Internal Rate of Return	2.4%	11.7%	14.6%	15.8%	16.4%	16.7%	16.8%	16.9%	16.8%	16.8%
Return on Investment	2.4%	23.5%	45.7%	69.0%	93.4%	119.0%	145.8%	173.9%	203.4%	234.2%

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