

Ten Year Performance Projection

Brand New SFH in A+ Area
Oklahoma
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	\$27,360	\$28,181	\$29,026	\$29,897	\$30,794	\$31,718	\$32,669	\$33,649	\$34,659	\$35,699
Vacancy Losses	-\$2,189	-\$2,254	-\$2,322	-\$2,392	-\$2,464	-\$2,537	-\$2,614	-\$2,692	-\$2,773	-\$2,856
Operating Income	\$25,171	\$25,926	\$26,704	\$27,505	\$28,330	\$29,180	\$30,056	\$30,957	\$31,886	\$32,843

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,759	-\$4,935	-\$5,117	-\$5,307	-\$5,503	-\$5,707	-\$5,918	-\$6,137	-\$6,364	-\$6,599
Insurance	-\$1,292	-\$1,339	-\$1,389	-\$1,440	-\$1,494	-\$1,549	-\$1,606	-\$1,666	-\$1,727	-\$1,791
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	-\$547	-\$567	-\$588	-\$610	-\$633	-\$656	-\$680	-\$706	-\$732	-\$759
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$6,597	-\$6,842	-\$7,095	-\$7,357	-\$7,629	-\$7,912	-\$8,204	-\$8,508	-\$8,823	-\$9,149

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	\$18,574	\$19,085	\$19,609	\$20,148	\$20,701	\$21,269	\$21,851	\$22,449	\$23,063	\$23,694
- Mortgage Payments	-\$19,588	-\$19,588	-\$19,588	-\$19,588	-\$19,588	-\$19,588	-\$19,588	-\$19,588	-\$19,588	-\$19,588
= Cash Flow	-\$1,014	-\$503	\$22	\$560	\$1,113	\$1,681	\$2,264	\$2,862	\$3,476	\$4,106
+ Principal Reduction	\$2,782	\$2,972	\$3,175	\$3,392	\$3,624	\$3,872	\$4,136	\$4,418	\$4,720	\$5,043
+ Appreciation	\$16,995	\$17,845	\$18,737	\$19,674	\$20,658	\$21,690	\$22,775	\$23,914	\$25,109	\$26,365
= Gross Equity Income	\$18,763	\$20,314	\$21,934	\$23,627	\$25,395	\$27,243	\$29,175	\$31,194	\$33,305	\$35,513
Capitalization Rate	5.2%	5.1%	5.0%	4.9%	4.8%	4.7%	4.6%	4.5%	4.4%	4.3%
Cash on Cash Return	-1.0%	-0.5%	0.0%	0.5%	1.1%	1.6%	2.1%	2.7%	3.3%	3.9%
Return on Equity	17.9%	16.2%	14.9%	13.9%	13.0%	12.4%	11.8%	11.3%	10.9%	10.5%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$356,895	\$374,740	\$393,477	\$413,151	\$433,808	\$455,499	\$478,273	\$502,187	\$527,296	\$553,661
- Loan Balance	-\$252,143	-\$249,170	-\$245,995	-\$242,602	-\$238,978	-\$235,107	-\$230,971	-\$226,552	-\$221,832	-\$216,789
= Equity	\$104,752	\$125,570	\$147,482	\$170,548	\$194,830	\$220,392	\$247,303	\$275,635	\$305,464	\$336,872
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	\$15,529	\$31,885	\$49,113	\$67,261	\$86,378	\$106,517	\$127,734	\$150,088	\$173,640	\$198,457

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$104,752	\$125,570	\$147,482	\$170,548	\$194,830	\$220,392	\$247,303	\$275,635	\$305,464	\$336,872
- Closing Costs	-\$24,983	-\$26,232	-\$27,543	-\$28,921	-\$30,367	-\$31,885	-\$33,479	-\$35,153	-\$36,911	-\$38,756
= Proceeds After Sale	\$79,770	\$99,338	\$119,939	\$141,628	\$164,463	\$188,507	\$213,824	\$240,482	\$268,554	\$298,116
+ Cumulative Cash Flow	-\$1,014	-\$1,517	-\$1,495	-\$935	\$179	\$1,860	\$4,123	\$6,985	\$10,460	\$14,566
- Approximate Cash Invest	-\$105,794	-\$105,794	-\$105,794	-\$105,794	-\$105,794	-\$105,794	-\$105,794	-\$105,794	-\$105,794	-\$105,794
= Net Profit	-\$27,038	-\$7,973	\$12,650	\$34,899	\$58,848	\$84,572	\$112,153	\$141,673	\$173,220	\$206,888
Internal Rate of Return	-25.6%	-3.8%	3.8%	7.3%	9.2%	10.2%	10.8%	11.2%	11.4%	11.5%
Return on Investment	-25.6%	-7.5%	12.0%	33.0%	55.6%	79.9%	106.0%	133.9%	163.7%	195.6%

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