

Ten Year Performance Projection

Brand New Modern Single Family Home in Guthrie
Oklahoma
3bd | 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	\$20,880	\$21,506	\$22,152	\$22,816	\$23,501	\$24,206	\$24,932	\$25,680	\$26,450	\$27,244
Vacancy Losses	-\$1,670	-\$1,721	-\$1,772	-\$1,825	-\$1,880	-\$1,936	-\$1,995	-\$2,054	-\$2,116	-\$2,179
Operating Income	\$19,210	\$19,786	\$20,379	\$20,991	\$21,621	\$22,269	\$22,937	\$23,625	\$24,334	\$25,064

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$2,734	-\$2,835	-\$2,940	-\$3,048	-\$3,161	-\$3,278	-\$3,399	-\$3,525	-\$3,656	-\$3,791
Insurance	-\$895	-\$928	-\$962	-\$998	-\$1,035	-\$1,073	-\$1,113	-\$1,154	-\$1,196	-\$1,241
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	-\$418	-\$433	-\$449	-\$466	-\$483	-\$501	-\$519	-\$539	-\$558	-\$579
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$4,046	-\$4,195	-\$4,351	-\$4,512	-\$4,679	-\$4,852	-\$5,031	-\$5,217	-\$5,410	-\$5,611

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	\$15,164	\$15,590	\$16,029	\$16,479	\$16,942	\$17,418	\$17,906	\$18,408	\$18,924	\$19,454
- Mortgage Payments	-\$14,321	-\$14,321	-\$14,321	-\$14,321	-\$14,321	-\$14,321	-\$14,321	-\$14,321	-\$14,321	-\$14,321
= Cash Flow	\$843	\$1,270	\$1,708	\$2,159	\$2,621	\$3,097	\$3,586	\$4,088	\$4,603	\$5,133
+ Principal Reduction	\$2,034	\$2,173	\$2,322	\$2,480	\$2,650	\$2,831	\$3,024	\$3,230	\$3,451	\$3,687
+ Appreciation	\$12,425	\$13,046	\$13,699	\$14,383	\$15,103	\$15,858	\$16,651	\$17,483	\$18,357	\$19,275
= Gross Equity Income	\$15,303	\$16,489	\$17,728	\$19,022	\$20,374	\$21,785	\$23,260	\$24,801	\$26,412	\$28,095
Capitalization Rate	5.8%	5.7%	5.6%	5.5%	5.3%	5.2%	5.1%	5.0%	4.9%	4.8%
Cash on Cash Return	1.2%	1.8%	2.4%	3.0%	3.6%	4.3%	5.0%	5.6%	6.4%	7.1%
Return on Equity	20.0%	18.0%	16.4%	15.3%	14.3%	13.5%	12.9%	12.3%	11.8%	11.4%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$260,925	\$273,971	\$287,670	\$302,053	\$317,156	\$333,014	\$349,664	\$367,148	\$385,505	\$404,780
- Loan Balance	-\$184,341	-\$182,168	-\$179,846	-\$177,366	-\$174,716	-\$171,886	-\$168,862	-\$165,631	-\$162,180	-\$158,494
= Equity	\$76,584	\$91,804	\$107,824	\$124,688	\$142,440	\$161,128	\$180,803	\$201,516	\$223,325	\$246,287
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	\$11,353	\$23,311	\$35,906	\$49,174	\$63,151	\$77,875	\$93,387	\$109,729	\$126,948	\$145,092

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$76,584	\$91,804	\$107,824	\$124,688	\$142,440	\$161,128	\$180,803	\$201,516	\$223,325	\$246,287
- Closing Costs	-\$18,265	-\$19,178	-\$20,137	-\$21,144	-\$22,201	-\$23,311	-\$24,477	-\$25,700	-\$26,985	-\$28,335
= Proceeds After Sale	\$58,320	\$72,626	\$87,687	\$103,544	\$120,239	\$137,817	\$156,326	\$175,816	\$196,339	\$217,952
+ Cumulative Cash Flow	\$843	\$2,113	\$3,822	\$5,980	\$8,602	\$11,699	\$15,284	\$19,372	\$23,975	\$29,108
- Approximate Cash Invest	-\$72,376	-\$72,376	-\$72,376	-\$72,376	-\$72,376	-\$72,376	-\$72,376	-\$72,376	-\$72,376	-\$72,376
= Net Profit	-\$13,213	\$2,363	\$19,133	\$37,148	\$56,465	\$77,140	\$99,235	\$122,812	\$147,939	\$174,685
Internal Rate of Return	-18.3%	1.6%	8.2%	11.1%	12.5%	13.3%	13.6%	13.8%	13.9%	13.8%
Return on Investment	-18.3%	3.3%	26.4%	51.3%	78.0%	106.6%	137.1%	169.7%	204.4%	241.4%

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