

Ten Year Performance Projection

Occupied Duplex
Arkansas
6bd | 3ba | Built: 1907 | 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	\$33,480	\$34,484	\$35,519	\$36,584	\$37,682	\$38,812	\$39,977	\$41,176	\$42,411	\$43,684
Vacancy Losses	-\$2,678	-\$2,759	-\$2,842	-\$2,927	-\$3,015	-\$3,105	-\$3,198	-\$3,294	-\$3,393	-\$3,495
Operating Income	\$30,802	\$31,726	\$32,677	\$33,658	\$34,667	\$35,707	\$36,779	\$37,882	\$39,019	\$40,189

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,988	-\$5,172	-\$5,363	-\$5,562	-\$5,768	-\$5,981	-\$6,202	-\$6,432	-\$6,670	-\$6,917
Insurance	-\$2,394	-\$2,483	-\$2,574	-\$2,670	-\$2,768	-\$2,871	-\$2,977	-\$3,087	-\$3,202	-\$3,320
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	-\$670	-\$694	-\$720	-\$747	-\$774	-\$803	-\$833	-\$864	-\$895	-\$929
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$8,051	-\$8,349	-\$8,658	-\$8,978	-\$9,310	-\$9,655	-\$10,012	-\$10,383	-\$10,767	-\$11,165

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	\$22,751	\$23,377	\$24,020	\$24,679	\$25,357	\$26,053	\$26,767	\$27,499	\$28,252	\$29,024
- Mortgage Payments	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329	-\$18,329
= Cash Flow	\$4,421	\$5,048	\$5,690	\$6,350	\$7,028	\$7,724	\$8,438	\$9,170	\$9,923	\$10,695
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$19,950	\$20,948	\$21,995	\$23,095	\$24,249	\$25,462	\$26,735	\$28,072	\$29,475	\$30,949
= Gross Equity Income	\$24,371	\$25,995	\$27,685	\$29,445	\$31,277	\$33,185	\$35,172	\$37,242	\$39,398	\$41,644
Capitalization Rate	5.4%	5.3%	5.2%	5.1%	5.0%	4.9%	4.8%	4.7%	4.6%	4.5%
Cash on Cash Return	3.8%	4.3%	4.9%	5.5%	6.0%	6.6%	7.3%	7.9%	8.5%	9.2%
Return on Equity	20.4%	18.5%	17.0%	15.9%	14.9%	14.1%	13.4%	12.8%	12.3%	11.9%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$418,950	\$439,898	\$461,892	\$484,987	\$509,236	\$534,698	\$561,433	\$589,505	\$618,980	\$649,929
- Loan Balance	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250	-\$299,250
= Equity	\$119,700	\$140,648	\$162,642	\$185,737	\$209,986	\$235,448	\$262,183	\$290,255	\$319,730	\$350,679
Loan-to-Value Ratio	71.4%	68.0%	64.8%	61.7%	58.8%	56.0%	53.3%	50.8%	48.3%	46.0%
Potential Cash-Out Refi	\$77,805	\$96,658	\$116,453	\$137,238	\$159,063	\$181,978	\$206,040	\$231,304	\$257,832	\$285,686

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$119,700	\$140,648	\$162,642	\$185,737	\$209,986	\$235,448	\$262,183	\$290,255	\$319,730	\$350,679
- Closing Costs	-\$29,327	-\$30,793	-\$32,332	-\$33,949	-\$35,647	-\$37,429	-\$39,300	-\$41,265	-\$43,329	-\$45,495
= Proceeds After Sale	\$90,374	\$109,855	\$130,310	\$151,788	\$174,340	\$198,019	\$222,883	\$248,989	\$276,401	\$305,184
+ Cumulative Cash Flow	\$4,421	\$9,469	\$15,160	\$21,510	\$28,538	\$36,262	\$44,699	\$53,869	\$63,792	\$74,487
- Approximate Cash Invest	-\$116,209	-\$116,209	-\$116,209	-\$116,209	-\$116,209	-\$116,209	-\$116,209	-\$116,209	-\$116,209	-\$116,209
= Net Profit	-\$21,414	\$3,115	\$29,261	\$57,089	\$86,669	\$118,072	\$151,373	\$186,650	\$223,985	\$263,462
Internal Rate of Return	-18.4%	1.4%	8.1%	11.1%	12.6%	13.4%	13.8%	14.0%	14.1%	14.1%
Return on Investment	-18.4%	2.7%	25.2%	49.1%	74.6%	101.6%	130.3%	160.6%	192.7%	226.7%

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