

Ten Year Performance Projection

Nice Area- Two-story Home Cash
Indiana
4bd | 2.5ba | 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	\$28,800	\$29,664	\$30,554	\$31,471	\$32,415	\$33,387	\$34,389	\$35,420	\$36,483	\$37,577
Vacancy Losses	-\$2,304	-\$2,373	-\$2,444	-\$2,518	-\$2,593	-\$2,671	-\$2,751	-\$2,834	-\$2,919	-\$3,006
Operating Income	\$26,496	\$27,291	\$28,110	\$28,953	\$29,821	\$30,716	\$31,638	\$32,587	\$33,564	\$34,571

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$7,298	-\$7,568	-\$7,848	-\$8,138	-\$8,440	-\$8,752	-\$9,076	-\$9,411	-\$9,760	-\$10,121
Insurance	-\$1,642	-\$1,703	-\$1,766	-\$1,831	-\$1,899	-\$1,969	-\$2,042	-\$2,118	-\$2,196	-\$2,277
Management Fees	-\$2,120	-\$2,183	-\$2,249	-\$2,316	-\$2,386	-\$2,457	-\$2,531	-\$2,607	-\$2,685	-\$2,766
Leasing/Advertising Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Association Fees	-\$540	-\$560	-\$581	-\$602	-\$624	-\$648	-\$672	-\$696	-\$722	-\$749
Maintenance	-\$576	-\$597	-\$619	-\$642	-\$666	-\$691	-\$716	-\$743	-\$770	-\$799
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$12,176	-\$12,611	-\$13,063	-\$13,530	-\$14,015	-\$14,517	-\$15,036	-\$15,575	-\$16,133	-\$16,711

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	\$14,320	\$14,679	\$15,047	\$15,423	\$15,807	\$16,200	\$16,601	\$17,012	\$17,431	\$17,860
- Mortgage Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
= Cash Flow	\$14,320	\$14,679	\$15,047	\$15,423	\$15,807	\$16,200	\$16,601	\$17,012	\$17,431	\$17,860
+ Principal Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Appreciation	\$18,245	\$19,157	\$20,115	\$21,121	\$22,177	\$23,286	\$24,450	\$25,673	\$26,956	\$28,304
= Gross Equity Income	\$32,565	\$33,837	\$35,162	\$36,543	\$37,984	\$39,485	\$41,051	\$42,684	\$44,387	\$46,164
Capitalization Rate	3.7%	3.6%	3.6%	3.5%	3.4%	3.3%	3.2%	3.2%	3.1%	3.0%
Cash on Cash Return	3.8%	3.9%	4.0%	4.1%	4.2%	4.3%	4.4%	4.5%	4.6%	4.8%
Return on Equity	8.5%	8.4%	8.3%	8.2%	8.2%	8.1%	8.0%	7.9%	7.8%	7.8%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$383,145	\$402,302	\$422,417	\$443,538	\$465,715	\$489,001	\$513,451	\$539,123	\$566,080	\$594,384
- Loan Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
= Equity	\$383,145	\$402,302	\$422,417	\$443,538	\$465,715	\$489,001	\$513,451	\$539,123	\$566,080	\$594,384
Loan-to-Value Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Potential Cash-Out Refi	\$344,830	\$362,072	\$380,176	\$399,184	\$419,144	\$440,101	\$462,106	\$485,211	\$509,472	\$534,945

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$383,145	\$402,302	\$422,417	\$443,538	\$465,715	\$489,001	\$513,451	\$539,123	\$566,080	\$594,384
- Closing Costs	-\$26,820	-\$28,161	-\$29,569	-\$31,048	-\$32,600	-\$34,230	-\$35,942	-\$37,739	-\$39,626	-\$41,607
= Proceeds After Sale	\$356,325	\$374,141	\$392,848	\$412,491	\$433,115	\$454,771	\$477,509	\$501,385	\$526,454	\$552,777
+ Cumulative Cash Flow	\$14,320	\$29,000	\$44,047	\$59,469	\$75,276	\$91,476	\$108,077	\$125,088	\$142,519	\$160,379
- Approximate Cash Invest	-\$375,847	-\$375,847	-\$375,847	-\$375,847	-\$375,847	-\$375,847	-\$375,847	-\$375,847	-\$375,847	-\$375,847
= Net Profit	-\$5,202	\$27,294	\$61,048	\$96,113	\$132,544	\$170,399	\$209,739	\$250,626	\$293,127	\$337,309
Internal Rate of Return	-1.4%	3.6%	5.3%	6.2%	6.7%	7.0%	7.2%	7.3%	7.4%	7.5%
Return on Investment	-1.4%	7.3%	16.2%	25.6%	35.3%	45.3%	55.8%	66.7%	78.0%	89.7%

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