

Ten Year Performance Projection

Brand New Duplex with Garage in Chickasha Cash
Oklahoma
4bd | 4ba | 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	\$32,160	\$33,125	\$34,119	\$35,142	\$36,196	\$37,282	\$38,401	\$39,553	\$40,739	\$41,962
Vacancy Losses	-\$2,573	-\$2,650	-\$2,729	-\$2,811	-\$2,896	-\$2,983	-\$3,072	-\$3,164	-\$3,259	-\$3,357
Operating Income	\$29,587	\$30,475	\$31,389	\$32,331	\$33,301	\$34,300	\$35,329	\$36,389	\$37,480	\$38,605

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$4,140	-\$4,293	-\$4,452	-\$4,617	-\$4,788	-\$4,965	-\$5,148	-\$5,339	-\$5,536	-\$5,741
Insurance	-\$1,518	-\$1,574	-\$1,632	-\$1,693	-\$1,755	-\$1,820	-\$1,888	-\$1,958	-\$2,030	-\$2,105
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	-\$643	-\$667	-\$692	-\$717	-\$744	-\$771	-\$800	-\$829	-\$860	-\$892
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$6,301	-\$6,534	-\$6,776	-\$7,027	-\$7,287	-\$7,556	-\$7,836	-\$8,126	-\$8,427	-\$8,738

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	\$23,286	\$23,940	\$24,613	\$25,304	\$26,014	\$26,743	\$27,493	\$28,263	\$29,054	\$29,866
- Mortgage Payments	-\$19,882	-\$19,882	-\$19,882	-\$19,882	-\$19,882	-\$19,882	-\$19,882	-\$19,882	-\$19,882	-\$19,882
= Cash Flow	\$3,404	\$4,059	\$4,731	\$5,422	\$6,132	\$6,862	\$7,611	\$8,381	\$9,172	\$9,985
+ Principal Reduction	\$2,824	\$3,017	\$3,223	\$3,443	\$3,678	\$3,930	\$4,198	\$4,485	\$4,791	\$5,118
+ Appreciation	\$17,250	\$18,112	\$19,018	\$19,969	\$20,967	\$22,016	\$23,117	\$24,272	\$25,486	\$26,760
= Gross Equity Income	\$23,479	\$25,188	\$26,973	\$28,835	\$30,778	\$32,807	\$34,926	\$37,138	\$39,449	\$41,863
Capitalization Rate	6.4%	6.3%	6.2%	6.0%	5.9%	5.8%	5.7%	5.5%	5.4%	5.3%
Cash on Cash Return	3.2%	3.8%	4.4%	5.0%	5.7%	6.4%	7.1%	7.8%	8.5%	9.3%
Return on Equity	22.1%	19.8%	18.0%	16.7%	15.6%	14.7%	13.9%	13.3%	12.7%	12.2%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$362,250	\$380,362	\$399,381	\$419,350	\$440,317	\$462,333	\$485,450	\$509,722	\$535,208	\$561,969
- Loan Balance	-\$255,926	-\$252,909	-\$249,686	-\$246,243	-\$242,564	-\$238,635	-\$234,436	-\$229,952	-\$225,161	-\$220,042
= Equity	\$106,324	\$127,454	\$149,695	\$173,107	\$197,753	\$223,698	\$251,013	\$279,770	\$310,047	\$341,926
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	\$15,762	\$32,363	\$49,850	\$68,270	\$87,674	\$108,115	\$129,651	\$152,340	\$176,245	\$201,434

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$106,324	\$127,454	\$149,695	\$173,107	\$197,753	\$223,698	\$251,013	\$279,770	\$310,047	\$341,926
- Closing Costs	-\$25,358	-\$26,625	-\$27,957	-\$29,354	-\$30,822	-\$32,363	-\$33,981	-\$35,681	-\$37,465	-\$39,338
= Proceeds After Sale	\$80,967	\$100,828	\$121,738	\$143,753	\$166,931	\$191,335	\$217,032	\$244,090	\$272,583	\$302,588
+ Cumulative Cash Flow	\$3,404	\$7,463	\$12,195	\$17,617	\$23,749	\$30,611	\$38,222	\$46,603	\$55,775	\$65,759
- Approximate Cash Invest	-\$107,381	-\$107,381	-\$107,381	-\$107,381	-\$107,381	-\$107,381	-\$107,381	-\$107,381	-\$107,381	-\$107,381
= Net Profit	-\$23,010	\$910	\$26,552	\$53,988	\$83,299	\$114,565	\$147,872	\$183,311	\$220,976	\$260,966
Internal Rate of Return	-21.4%	0.4%	7.9%	11.2%	12.9%	13.7%	14.2%	14.4%	14.5%	14.5%
Return on Investment	-21.4%	0.8%	24.7%	50.3%	77.6%	106.7%	137.7%	170.7%	205.8%	243.0%

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