

Ten Year Performance Projection

Brand New SF Duplex in Edmond Cash
Oklahoma
3bd | 2.5ba | Built: 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	\$45,480	\$46,844	\$48,250	\$49,697	\$51,188	\$52,724	\$54,305	\$55,935	\$57,613	\$59,341
Vacancy Losses	-\$3,638	-\$3,748	-\$3,860	-\$3,976	-\$4,095	-\$4,218	-\$4,344	-\$4,475	-\$4,609	-\$4,747
Operating Income	\$41,842	\$43,097	\$44,390	\$45,721	\$47,093	\$48,506	\$49,961	\$51,460	\$53,004	\$54,594

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-\$7,031	-\$7,291	-\$7,561	-\$7,840	-\$8,131	-\$8,431	-\$8,743	-\$9,067	-\$9,402	-\$9,750
Insurance	-\$1,953	-\$2,025	-\$2,100	-\$2,178	-\$2,258	-\$2,342	-\$2,429	-\$2,519	-\$2,612	-\$2,708
Management Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Leasing/Advertising Fees	-\$600	-\$622	-\$645	-\$669	-\$694	-\$720	-\$746	-\$774	-\$802	-\$832
Association Fees	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Maintenance	-\$910	-\$943	-\$978	-\$1,014	-\$1,052	-\$1,091	-\$1,131	-\$1,173	-\$1,216	-\$1,261
Other	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
Operating Expenses	-\$10,493	-\$10,882	-\$11,284	-\$11,702	-\$12,135	-\$12,584	-\$13,049	-\$13,532	-\$14,033	-\$14,552

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	\$31,348	\$32,215	\$33,105	\$34,020	\$34,958	\$35,922	\$36,912	\$37,928	\$38,971	\$40,042
- Mortgage Payments	-\$32,156	-\$32,156	-\$32,156	-\$32,156	-\$32,156	-\$32,156	-\$32,156	-\$32,156	-\$32,156	-\$32,156
= Cash Flow	-\$808	\$59	\$949	\$1,863	\$2,802	\$3,766	\$4,755	\$5,771	\$6,814	\$7,885
+ Principal Reduction	\$4,568	\$4,880	\$5,213	\$5,569	\$5,950	\$6,356	\$6,790	\$7,254	\$7,749	\$8,278
+ Appreciation	\$27,900	\$29,295	\$30,760	\$32,298	\$33,913	\$35,608	\$37,389	\$39,258	\$41,221	\$43,282
= Gross Equity Income	\$31,660	\$34,234	\$36,922	\$39,730	\$42,664	\$45,730	\$48,934	\$52,283	\$55,785	\$59,446
Capitalization Rate	5.4%	5.2%	5.1%	5.0%	4.9%	4.8%	4.7%	4.6%	4.5%	4.4%
Cash on Cash Return	-0.5%	0.0%	0.6%	1.1%	1.7%	2.2%	2.8%	3.4%	4.1%	4.7%
Return on Equity	18.4%	16.6%	15.2%	14.2%	13.3%	12.6%	12.1%	11.6%	11.1%	10.7%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	\$585,900	\$615,195	\$645,955	\$678,252	\$712,165	\$747,773	\$785,162	\$824,420	\$865,641	\$908,923
- Loan Balance	-\$413,932	-\$409,052	-\$403,839	-\$398,270	-\$392,321	-\$385,965	-\$379,175	-\$371,921	-\$364,172	-\$355,894
= Equity	\$171,968	\$206,143	\$242,115	\$279,982	\$319,845	\$361,809	\$405,987	\$452,499	\$501,469	\$553,030
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	\$25,493	\$52,344	\$80,627	\$110,419	\$141,803	\$174,865	\$209,697	\$246,394	\$285,059	\$325,799

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$171,968	\$206,143	\$242,115	\$279,982	\$319,845	\$361,809	\$405,987	\$452,499	\$501,469	\$553,030
- Closing Costs	-\$41,013	-\$43,064	-\$45,217	-\$47,478	-\$49,852	-\$52,344	-\$54,961	-\$57,709	-\$60,595	-\$63,625
= Proceeds After Sale	\$130,955	\$163,079	\$196,899	\$232,505	\$269,993	\$309,464	\$351,026	\$394,790	\$440,874	\$489,405
+ Cumulative Cash Flow	-\$808	-\$749	\$200	\$2,063	\$4,865	\$8,631	\$13,386	\$19,157	\$25,972	\$33,857
- Approximate Cash Invest	-\$167,400	-\$167,400	-\$167,400	-\$167,400	-\$167,400	-\$167,400	-\$167,400	-\$167,400	-\$167,400	-\$167,400
= Net Profit	-\$37,253	-\$5,070	\$29,698	\$67,168	\$107,458	\$150,695	\$197,012	\$246,547	\$299,446	\$355,862
Internal Rate of Return	-22.3%	-1.5%	5.6%	8.8%	10.4%	11.3%	11.8%	12.1%	12.2%	12.3%
Return on Investment	-22.3%	-3.0%	17.7%	40.1%	64.2%	90.0%	117.7%	147.3%	178.9%	212.6%

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