## Ten Year Performance Projection

padsplit 227
Georgia
8bd | 6ba | Built: 1969 | Remodeled: 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 | $90,180 | $92,885 | $95,672 | $98,542 | $101,498 | $104,543 | $107,680 | $110,910 | $114,237 | $117,664 |
| Vacancy Losses | -$9,018 | -$9,289 | -$9,567 | -$9,854 | -$10,150 | -$10,454 | -$10,768 | -$11,091 | -$11,424 | -$11,766 |
| **Operating Income** | **$81,162** | **$83,597** | **$86,105** | **$88,688** | **$91,349** | **$94,089** | **$96,912** | **$99,819** | **$102,814** | **$105,898** |

| Estimated Expenses | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| Property Taxes | -$5,599 | -$5,806 | -$6,021 | -$6,243 | -$6,474 | -$6,714 | -$6,962 | -$7,220 | -$7,487 | -$7,764 |
| Insurance | -$2,399 | -$2,488 | -$2,580 | -$2,676 | -$2,775 | -$2,877 | -$2,984 | -$3,094 | -$3,209 | -$3,327 |
| Management Fees | -$15,421 | -$15,883 | -$16,360 | -$16,851 | -$17,356 | -$17,877 | -$18,413 | -$18,966 | -$19,535 | -$20,121 |
| Leasing/Advertising Fees | -$2,500 | -$2,592 | -$2,688 | -$2,788 | -$2,891 | -$2,998 | -$3,109 | -$3,224 | -$3,343 | -$3,467 |
| Association Fees | -$0 | -$0 | -$0 | -$0 | -$0 | -$0 | -$0 | -$0 | -$0 | -$0 |
| Maintenance | -$3,607 | -$3,741 | -$3,879 | -$4,023 | -$4,171 | -$4,326 | -$4,486 | -$4,652 | -$4,824 | -$5,002 |
| Other | -$3,000 | -$3,111 | -$3,226 | -$3,345 | -$3,469 | -$3,598 | -$3,731 | -$3,869 | -$4,012 | -$4,160 |
| **Operating Expenses** | **-$32,526** | **-$33,621** | **-$34,754** | **-$35,926** | **-$37,137** | **-$38,390** | **-$39,685** | **-$41,024** | **-$42,409** | **-$43,842** |

| 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** | **$48,636** | **$49,975** | **$51,350** | **$52,762** | **$54,212** | **$55,699** | **$57,227** | **$58,795** | **$60,404** | **$62,056** |
| - Mortgage Payments | -$24,552 | -$24,552 | -$24,552 | -$24,552 | -$24,552 | -$24,552 | -$24,552 | -$24,552 | -$24,552 | -$24,552 |
| **= Cash Flow** | **$24,084** | **$25,423** | **$26,798** | **$28,210** | **$29,659** | **$31,147** | **$32,675** | **$34,242** | **$35,852** | **$37,504** |
| + Principal Reduction | $2,903 | $3,120 | $3,354 | $3,606 | $3,876 | $4,167 | $4,479 | $4,815 | $5,176 | $5,564 |
| + Appreciation | $19,995 | $20,995 | $22,044 | $23,147 | $24,304 | $25,519 | $26,795 | $28,135 | $29,542 | $31,019 |
| **= Gross Equity Income** | **$46,982** | **$49,538** | **$52,197** | **$54,963** | **$57,839** | **$60,833** | **$63,949** | **$67,192** | **$70,569** | **$74,086** |
| Capitalization Rate | 11.6% | 11.3% | 11.1% | 10.9% | 10.6% | 10.4% | 10.2% | 10.0% | 9.7% | 9.5% |
| Cash on Cash Return | 21.1% | 22.3% | 23.5% | 24.8% | 26.0% | 27.3% | 28.7% | 30.0% | 31.5% | 32.9% |
| Return on Equity | 38.2% | 33.7% | 30.3% | 27.6% | 25.4% | 23.7% | 22.2% | 20.9% | 19.8% | 18.9% |

| Loan Analysis | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| Market Value | $419,895 | $440,890 | $462,934 | $486,081 | $510,385 | $535,904 | $562,699 | $590,834 | $620,376 | $651,395 |
| - Loan Balance | -$297,022 | -$293,902 | -$290,547 | -$286,941 | -$283,065 | -$278,899 | -$274,420 | -$269,605 | -$264,429 | -$258,866 |
| **= Equity** | **$122,873** | **$146,988** | **$172,387** | **$199,139** | **$227,320** | **$257,006** | **$288,280** | **$321,229** | **$355,947** | **$392,529** |
| Loan-to-Value Ratio | 70.7% | 66.7% | 62.8% | 59.0% | 55.5% | 52.0% | 48.8% | 45.6% | 42.6% | 39.7% |
| Potential Cash-Out Refi | $80,883 | $102,899 | $126,094 | $150,531 | $176,281 | $203,415 | $232,010 | $262,146 | $293,909 | $327,390 |

| Sale Analysis | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| Equity | $122,873 | $146,988 | $172,387 | $199,139 | $227,320 | $257,006 | $288,280 | $321,229 | $355,947 | $392,529 |
| - Closing Costs | -$29,393 | -$30,862 | -$32,405 | -$34,026 | -$35,727 | -$37,513 | -$39,389 | -$41,358 | -$43,426 | -$45,598 |
| **= Proceeds After Sale** | **$93,480** | **$116,126** | **$139,982** | **$165,114** | **$191,593** | **$219,492** | **$248,891** | **$279,871** | **$312,520** | **$346,931** |
| + Cumulative Cash Flow | $24,084 | $49,507 | $76,305 | $104,515 | $134,174 | $165,322 | $197,996 | $232,239 | $268,091 | $305,595 |
| - Approximate Cash Invest | -$113,972 | -$113,972 | -$113,972 | -$113,972 | -$113,972 | -$113,972 | -$113,972 | -$113,972 | -$113,972 | -$113,972 |
| **= Net Profit** | **$3,593** | **$51,661** | **$102,315** | **$155,657** | **$211,796** | **$270,842** | **$332,915** | **$398,138** | **$466,640** | **$538,554** |
| Internal Rate of Return | 3.2% | 22.5% | 28.0% | 29.8% | 30.4% | 30.4% | 30.2% | 30.0% | 29.6% | 29.3% |
| Return on Investment | 3.2% | 45.3% | 89.8% | 136.6% | 185.8% | 237.6% | 292.1% | 349.3% | 409.4% | 472.5% |

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

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