Ten Year Performance Projection

Seller paid Interest Rate Buy down! DSCR
3bd | 1ba | Built: 1965 | 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	$11,940	$12,298	$12,667	$13,047	$13,439	$13,842	$14,257	$14,685	$15,125	$15,579
Vacancy Losses	-$955	-$984	-$1,013	-$1,044	-$1,075	-$1,107	-$1,141	-$1,175	-$1,210	-$1,246
Operating Income	**$10,985**	**$11,314**	**$11,654**	**$12,003**	**$12,363**	**$12,734**	**$13,116**	**$13,510**	**$13,915**	**$14,333**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$1,049	-$1,088	-$1,128	-$1,170	-$1,213	-$1,258	-$1,305	-$1,353	-$1,403	-$1,455
Insurance	-$682	-$707	-$733	-$760	-$789	-$818	-$848	-$879	-$912	-$946
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	-$955	-$991	-$1,027	-$1,065	-$1,105	-$1,145	-$1,188	-$1,232	-$1,277	-$1,325
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$2,686**	**-$2,785**	**-$2,888**	**-$2,995**	**-$3,106**	**-$3,221**	**-$3,340**	**-$3,464**	**-$3,592**	**-$3,725**

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	**$8,299**	**$8,529**	**$8,765**	**$9,008**	**$9,257**	**$9,513**	**$9,776**	**$10,046**	**$10,323**	**$10,608**
- Mortgage Payments	-$6,123	-$6,123	-$6,123	-$6,123	-$6,123	-$6,123	-$6,123	-$6,123	-$6,123	-$6,123
= Cash Flow	**$2,175**	**$2,406**	**$2,642**	**$2,885**	**$3,134**	**$3,390**	**$3,653**	**$3,923**	**$4,200**	**$4,484**
+ Principal Reduction	$838	$897	$959	$1,026	$1,097	$1,174	$1,256	$1,343	$1,437	$1,537
+ Appreciation	$5,245	$5,507	$5,783	$6,072	$6,375	$6,694	$7,029	$7,380	$7,749	$8,137
= Gross Equity Income	**$8,259**	**$8,810**	**$9,384**	**$9,982**	**$10,607**	**$11,258**	**$11,937**	**$12,646**	**$13,386**	**$14,158**
Capitalization Rate	7.5%	7.4%	7.2%	7.1%	6.9%	6.8%	6.6%	6.5%	6.3%	6.2%
Cash on Cash Return	6.9%	7.6%	8.4%	9.1%	9.9%	10.7%	11.6%	12.4%	13.3%	14.2%
Return on Equity	25.6%	22.8%	20.6%	19.0%	17.7%	16.6%	15.7%	14.9%	14.2%	13.6%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$110,145	$115,652	$121,435	$127,507	$133,882	$140,576	$147,605	$154,985	$162,734	$170,871
- Loan Balance	-$77,837	-$76,940	-$75,981	-$74,955	-$73,857	-$72,683	-$71,428	-$70,084	-$68,648	-$67,111
= Equity	**$32,308**	**$38,712**	**$45,454**	**$52,552**	**$60,025**	**$67,893**	**$76,177**	**$84,901**	**$94,086**	**$103,760**
Loan-to-Value Ratio	70.7%	66.5%	62.6%	58.8%	55.2%	51.7%	48.4%	45.2%	42.2%	39.3%
Potential Cash-Out Refi	$21,294	$27,147	$33,311	$39,801	$46,637	$53,835	$61,417	$69,402	$77,813	$86,673

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$32,308	$38,712	$45,454	$52,552	$60,025	$67,893	$76,177	$84,901	$94,086	$103,760
- Closing Costs	-$7,710	-$8,096	-$8,500	-$8,925	-$9,372	-$9,840	-$10,332	-$10,849	-$11,391	-$11,961
= Proceeds After Sale	**$24,598**	**$30,617**	**$36,954**	**$43,627**	**$50,653**	**$58,053**	**$65,845**	**$74,052**	**$82,695**	**$91,799**
+ Cumulative Cash Flow	$2,175	$4,581	$7,223	$10,108	$13,241	$16,631	$20,284	$24,207	$28,407	$32,891
- Approximate Cash Invest	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601	-$31,601
= Net Profit	**-$4,827**	**$3,597**	**$12,576**	**$22,133**	**$32,293**	**$43,083**	**$54,528**	**$66,657**	**$79,500**	**$93,089**
Internal Rate of Return	-15.3%	5.7%	12.6%	15.4%	16.8%	17.4%	17.7%	17.8%	17.7%	17.6%
Return on Investment	-15.3%	11.4%	39.8%	70.0%	102.2%	136.3%	172.6%	210.9%	251.6%	294.6%

*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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