Ten Year Performance Projection

Fee PM for 1yr! Near Graceland - **NO HOA!**
Tennessee
5bd | 2ba | Built: 1962 | 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	$19,140	$19,714	$20,306	$20,915	$21,542	$22,189	$22,854	$23,540	$24,246	$24,973
Vacancy Losses	-$1,531	-$1,577	-$1,624	-$1,673	-$1,723	-$1,775	-$1,828	-$1,883	-$1,940	-$1,998
Operating Income	**$17,609**	**$18,137**	**$18,681**	**$19,242**	**$19,819**	**$20,413**	**$21,026**	**$21,657**	**$22,306**	**$22,975**

Estimated Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Property Taxes	-$1,537	-$1,594	-$1,653	-$1,714	-$1,777	-$1,843	-$1,911	-$1,982	-$2,055	-$2,131
Insurance	-$1,434	-$1,487	-$1,542	-$1,599	-$1,659	-$1,720	-$1,784	-$1,850	-$1,918	-$1,989
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	-$1,148	-$1,191	-$1,235	-$1,281	-$1,328	-$1,377	-$1,428	-$1,481	-$1,536	-$1,593
Other	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0	-$0
Operating Expenses	**-$4,119**	**-$4,272**	**-$4,430**	**-$4,594**	**-$4,764**	**-$4,940**	**-$5,123**	**-$5,312**	**-$5,509**	**-$5,713**

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	**$13,489**	**$13,865**	**$14,251**	**$14,648**	**$15,055**	**$15,473**	**$15,903**	**$16,344**	**$16,797**	**$17,263**
- Mortgage Payments	-$11,656	-$11,656	-$11,656	-$11,656	-$11,656	-$11,656	-$11,656	-$11,656	-$11,656	-$11,656
= Cash Flow	**$1,833**	**$2,209**	**$2,595**	**$2,992**	**$3,399**	**$3,817**	**$4,247**	**$4,688**	**$5,141**	**$5,607**
+ Principal Reduction	$1,718	$1,833	$1,955	$2,086	$2,226	$2,375	$2,534	$2,704	$2,885	$3,078
+ Appreciation	$10,245	$10,757	$11,295	$11,860	$12,453	$13,076	$13,729	$14,416	$15,137	$15,893
= Gross Equity Income	**$13,796**	**$14,799**	**$15,846**	**$16,938**	**$18,078**	**$19,268**	**$20,511**	**$21,808**	**$23,163**	**$24,578**
Capitalization Rate	6.3%	6.1%	6.0%	5.9%	5.8%	5.6%	5.5%	5.4%	5.3%	5.2%
Cash on Cash Return	3.4%	4.1%	4.8%	5.5%	6.3%	7.0%	7.8%	8.6%	9.5%	10.3%
Return on Equity	21.8%	19.5%	17.8%	16.4%	15.4%	14.5%	13.7%	13.1%	12.6%	12.1%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Market Value	$215,145	$225,902	$237,197	$249,057	$261,510	$274,586	$288,315	$302,731	$317,867	$333,761
- Loan Balance	-$151,957	-$150,125	-$148,169	-$146,083	-$143,857	-$141,482	-$138,947	-$136,243	-$133,358	-$130,280
= Equity	**$63,188**	**$75,778**	**$89,028**	**$102,974**	**$117,653**	**$133,104**	**$149,368**	**$166,487**	**$184,509**	**$203,481**
Loan-to-Value Ratio	70.6%	66.5%	62.5%	58.7%	55.0%	51.5%	48.2%	45.0%	42.0%	39.0%
Potential Cash-Out Refi	$41,673	$53,187	$65,308	$78,069	$91,502	$105,646	$120,536	$136,214	$152,722	$170,105

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	$63,188	$75,778	$89,028	$102,974	$117,653	$133,104	$149,368	$166,487	$184,509	$203,481
- Closing Costs	-$15,060	-$15,813	-$16,604	-$17,434	-$18,306	-$19,221	-$20,182	-$21,191	-$22,251	-$23,363
= Proceeds After Sale	**$48,127**	**$59,964**	**$72,424**	**$85,540**	**$99,348**	**$113,883**	**$129,186**	**$145,296**	**$162,258**	**$180,117**
+ Cumulative Cash Flow	$1,833	$4,043	$6,638	$9,630	$13,029	$16,846	$21,093	$25,781	$30,923	$36,530
- Approximate Cash Invest	-$54,298	-$54,298	-$54,298	-$54,298	-$54,298	-$54,298	-$54,298	-$54,298	-$54,298	-$54,298
= Net Profit	**-$4,338**	**$9,709**	**$24,764**	**$40,872**	**$58,078**	**$76,431**	**$95,980**	**$116,779**	**$138,883**	**$162,349**
Internal Rate of Return	-8.0%	8.7%	13.7%	15.7%	16.5%	16.8%	16.9%	16.8%	16.6%	16.4%
Return on Investment	-8.0%	17.9%	45.6%	75.3%	107.0%	140.8%	176.8%	215.1%	255.8%	299.0%

*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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