

820 W Locust St, Tecumseh, OK 74873



Financials			
Purchase Price		\$	189,900.00
Down Payment		\$	37,980.00
1st LTV	80%	\$	151,920.00
Mortgage Payment	6.75%	\$	854.55
Property Taxes		\$	190.00
Insurance		\$	70.00
HOA Fees		\$	-
Property Management		\$	108.00
Other		\$	-
Total Monthly Expenses		\$	1,222.55
		Low	High
Rent Range		\$ 1,350.00	\$ 1,350.00
Other income		\$ 108.00	\$ 108.00
Monthly Cash Flow		\$ 235.45	\$ 235.45

I/O

Annualized Returns			
Annual Cash Flow	\$ 2,825.40		7.4%
Annual Principal Reduction	\$ -		0.0%
Annual Tax Reduction (at 25% tax bracket)	\$ 1,378.67		3.6%
Annualized Appreciation (based on 5% appreciation)	\$ 8,906.31		23.5%
Total Return On Investment	\$ 13,110.38		34.5%

Financial Indicators	
Debt Coverage Ratio:	1.15
Annual Gross Rent Multiplier:	11.7
Capitalization Rate:	6.2%

Appreciation	Vacancy Loss	Rent increase	Cost to sell	Maintenance
5%	3%	3%	6%	5%

3 Bed / 2 Bath / 1 Garage

Now leased at \$1,350/month, with a lease start date of 10/10/26. Features LVP flooring throughout (no carpet), tile bathroom flooring with a tile shower, granite countertops, and 10 ft ceilings. Appliances include range, dishwasher, microwave, and refrigerator (washer/dryer not included). Fenced yard and window coverings included. Seller to pay 2% of the purchase price in closing costs to buy down the rate. Seller to pay 1 year of prepaid property management. Seller to provide 1-year builder warranty.

Property Details

Property type:	Single Family Home
Square Footage:	1,113
Year Built:	2026

Annual Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Operating Income	16,200.00	16,686.00	17,186.58	17,702.18	18,233.24	18,780.24	19,343.65	19,923.96	20,521.68	21,137.33
(-) Vacancy/Maintenance	\$ -	\$ 1,334.88	\$ 1,374.93	\$ 1,416.17	\$ 1,458.66	\$ 1,502.42	\$ 1,547.49	\$ 1,593.92	\$ 1,641.73	\$ 1,690.99
(-) Expenses	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00	\$ 4,416.00
(-) Mortgage Payments	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60	\$ 10,254.60
Cash Flow	\$ 1,529.40	\$ 680.52	\$ 1,141.05	\$ 1,615.40	\$ 2,103.98	\$ 2,607.22	\$ 3,125.56	\$ 3,659.44	\$ 4,209.34	\$ 4,775.74
(+) Reduction of principal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Balance	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00	\$ 151,920.00
Market Value	\$ 189,900.00	\$ 198,806.31	\$ 208,130.33	\$ 217,891.64	\$ 228,110.76	\$ 238,809.15	\$ 250,009.30	\$ 261,734.74	\$ 274,010.09	\$ 286,861.17
(+) Appreciation	\$ 8,906.31	\$ 9,324.02	\$ 9,761.31	\$ 10,219.12	\$ 10,698.39	\$ 11,200.15	\$ 11,725.44	\$ 12,275.36	\$ 12,851.07	\$ 13,453.79
Cash on Cash Return	4.0%	1.8%	3.0%	4.3%	5.5%	6.9%	8.2%	9.6%	11.1%	12.6%

Future Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Equity	\$ 37,980.00	\$ 46,886.31	\$ 56,210.33	\$ 65,971.64	\$ 76,190.76	\$ 86,889.15	\$ 98,089.30	\$ 109,814.74	\$ 122,090.09	\$ 134,941.17
(-) Sale Cost	\$ 11,394.00	\$ 11,928.38	\$ 12,487.82	\$ 13,073.50	\$ 13,686.65	\$ 14,328.55	\$ 15,000.56	\$ 15,704.08	\$ 16,440.61	\$ 17,211.67
Proceeds After Sale	\$ 26,586.00	\$ 34,957.93	\$ 43,722.51	\$ 52,898.14	\$ 62,504.11	\$ 72,560.60	\$ 83,088.74	\$ 94,110.65	\$ 105,649.49	\$ 117,729.50
(+) Cum. Cash Flow	\$ 1,529.40	\$ 2,209.92	\$ 3,350.97	\$ 4,966.38	\$ 7,070.36	\$ 9,677.58	\$ 12,803.14	\$ 16,462.58	\$ 20,671.92	\$ 25,447.66
(-) Initial Cash Invested	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00	\$ 37,980.00
Net Profit	\$ (9,864.60)	\$ (812.15)	\$ 9,093.48	\$ 19,884.52	\$ 31,594.47	\$ 44,258.18	\$ 57,911.88	\$ 72,593.23	\$ 88,341.41	\$ 105,197.16
Return on Investment	-26.0%	-2.1%	23.9%	52.4%	83.2%	116.5%	152.5%	191.1%	232.6%	277.0%

All financial information is deemed reliable but not guaranteed. Performance & projections are estimated and subject to change. The provider shall be held harmless if returns are not met. All Investments have risks and Investors are urged to perform their own due diligence. Cash flow amounts are estimated and are subject to change.