

DFY REAL ESTATE

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Property Analysis

Springfield, IN



30.00% DOWN

| | | |
|--------------------------|----------------|----------------------------|
| Investment Dollars (TOP) | Profit on Sale | Total Capital To Re-Invest |
| \$ 114,575.00 | \$ 158,742.78 | \$ 264,317.78 |

| | | |
|-----------------------|--------------------------|--------------------|
| Combined Cash-on-Cash | Average Monthly Increase | Average Annual ROI |
| 7.46% | \$ 1,322.86 | 15.04% |

Property Notes: To buy the current interest rate down approximately 1%, the estimated cost is roughly \$7500, assuming certain standard buyer qualifications. A 2% seller concession has been applied to the estimated closing costs, and is assumed will be used to assist with the cost to buy down to the interest rate noted in this purchase scenario.

10 Year Average Annual and Total Return Scenarios

| | Average Appreciation Years 1-10 | Average Annual Combined Cash-on-Cash | Average Annual Return on Investment (ROI) | Average Monthly Increase | Profit on Sale (after known & estimated expenses to buy, own & sell) | Total Capital to Re-Invest |
|---|------------------------------------|---|--|-----------------------------|--|-------------------------------|
| HISTORICAL <small>Nationally</small> | 4.00% | 10.60% | 14.27% | \$ 1,255.28 | \$ 150,633.38 | \$ 256,208.38 |
| LIKELY <small>DFY Scenario</small> | 5.00% | 7.46% | 15.04% | \$ 1,322.86 | \$ 158,742.78 | \$ 264,317.78 |
| POSSIBLE <small>In DFY Markets</small> | 6.00% | 10.26% | 22.10% | \$ 1,944.18 | \$ 233,301.76 | \$ 338,876.76 |

| Property Purchase Information | |
|---|-------------|
| Property Analysis For | TBD |
| Date Created | 2/6/2026 |
| DFY Coach | TBD |
| Down Payment | 30.00% |
| Estimated Interest Rate | 5.375% |
| Property Management Fee | \$ 1,188.00 |
| Projected Appreciation Average | 5.00% |
| Annual Rent Increase Average | 3.00% |
| Closing Costs on Future Sale | 7.50% |
| Property Financing Details | |
| Estimated Monthly Rent | \$ 1,895.00 |
| Monthly Principal & Interest | \$ 1,175.94 |
| Monthly Taxes | \$ 250.00 |
| Monthly Insurance | \$ 95.83 |
| Principal, Interest, Taxes & Insurance (PITI) | \$ 1,521.77 |

| Property Details | |
|-----------------------------------|--------------------|
| Purchase Price | \$ 300,000.00 |
| Year Built | 2026 |
| Square Feet | 2058 |
| Bedroom Count | 4 |
| Bathroom Count | 2.5 |
| Estimated Monthly Rent | \$ 1,895.00 |
| Real Estate Investment Details | |
| Loan Amount | \$ 210,000.00 |
| Down Payment | \$ 90,000.00 |
| Estimated Closing Costs | \$ 10,500.00 |
| Estimated Pre-Paid Items | \$ 2,075.00 |
| DFY TEAMS Fee | \$ 9,000.00 |
| Total Cash to Close/Fund | \$ 111,575.00 |
| Estimated Make Ready Expenses | \$ 3,000.00 |
| Total Out of Pocket Summary (TOP) | \$ 114,575.00 |
| Property Management Setup | \$ 1,137.00 |
| Recommended Account Reserves | \$5,000 - \$10,000 |

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| | |
|-----------------------------|-----------------|
| PROPERTY IN REVIEW | Springfield, IN |
| PURCHASING SCENARIO | 30.00% DOWN |
| PURCHASE PRICE | \$300,000.00 |
| AVERAGE ANNUAL APPRECIATION | 5.00% |



| INVESTMENT BREAKDOWN | YEAR 1 | YEAR 2 | YEAR 3 | YEAR 4 | YEAR 5 | YEAR 6 | YEAR 7 | YEAR 8 | YEAR 9 | YEAR 10 | 10 YR ANN SUM | 10 YR ANN AVG |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----------------------|-----------------------|
| ANNUAL PROJECTED INCOME AND EXPENSES | | | | | | | | | | | | |
| Gross Rent | \$ 22,740 | \$ 23,422 | \$ 24,125 | \$ 24,849 | \$ 25,594 | \$ 26,362 | \$ 27,153 | \$ 27,967 | \$ 28,806 | \$ 29,671 | \$ 260,689 | \$ 26,069 |
| Taxes | \$ 3,000 | \$ 6,000 | \$ 6,300 | \$ 6,615 | \$ 6,946 | \$ 7,293 | \$ 7,658 | \$ 8,041 | \$ 8,443 | \$ 8,865 | \$ 69,159 | \$ 6,916 |
| Insurance | \$ 1,150 | \$ 1,208 | \$ 1,268 | \$ 1,331 | \$ 1,398 | \$ 1,468 | \$ 1,541 | \$ 1,618 | \$ 1,699 | \$ 1,784 | \$ 14,465 | \$ 1,446 |
| HOA | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 620 | \$ 6,200 | \$ 620 |
| Property Management | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 1,188 | \$ 11,880 | \$ 1,188 |
| Net Operating Income | \$ 16,782 | \$ 14,407 | \$ 14,749 | \$ 15,094 | \$ 15,442 | \$ 15,793 | \$ 16,146 | \$ 16,501 | \$ 16,857 | \$ 17,214 | \$ 158,985 | \$ 15,898 |
| Debt Service | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 14,111 | \$ 141,113 | \$ 14,111 |
| COMBINED CASH-ON-CASH FINANCIALS - MONTHLY DOLLARS | | | | | | | | | | | 10 YR ANN SUM | 10 YR MNTH AVG |
| Net Monthly Cash Flow | \$ 223 | \$ 25 | \$ 53 | \$ 82 | \$ 111 | \$ 140 | \$ 170 | \$ 199 | \$ 229 | \$ 259 | \$ 17,872 | \$ 149 |
| Monthly Principal Reduction | \$ 241 | \$ 254 | \$ 269 | \$ 283 | \$ 299 | \$ 315 | \$ 333 | \$ 351 | \$ 370 | \$ 391 | \$ 37,283 | \$ 311 |
| Monthly Depreciation Est. Tax Savings | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 196 | \$ 23,564 | \$ 196 |
| Monthly Combined Cash on Cash (\$) | \$ 660 | \$ 475 | \$ 518 | \$ 562 | \$ 606 | \$ 652 | \$ 699 | \$ 747 | \$ 796 | \$ 846 | \$ 78,718 | \$ 656 |
| VACANCY/REPAIR ESTIMATES | | | | | | | | | | | | |
| Vacancy/Repairs (%) ***See below | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | | |
| Vacancy/Repairs (\$) ***See Below | \$ 1,819 | \$ 1,874 | \$ 1,930 | \$ 1,988 | \$ 2,048 | \$ 2,109 | \$ 2,172 | \$ 2,237 | \$ 2,305 | \$ 2,374 | \$ 20,855 | \$ 2,086 |
| COMBINED CASH-ON-CASH FINANCIALS - ANNUAL PERCENT OF TOP | | | | | | | | | | | | |
| Cash-on-Cash Return | 2.53% | 0.28% | 0.60% | 0.93% | 1.26% | 1.59% | 1.93% | 2.26% | 2.60% | 2.94% | 16.93% | 1.69% |
| Principal Reduction of TOP (%) | 2.74% | 2.89% | 3.05% | 3.22% | 3.40% | 3.58% | 3.78% | 3.99% | 4.21% | 4.44% | 35.31% | 3.53% |
| Depreciation (%) | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 22.32% | 2.23% |
| Combined Cash-on-Cash Return (%) | 7.50% | 5.40% | 5.89% | 6.38% | 6.89% | 7.41% | 7.94% | 8.49% | 9.04% | 9.61% | 74.56% | 7.46% |
| ANNUAL EQUITY AND CASH FLOW RETURN ON INVESTMENT | | | | | | | | | | | | |
| Appreciation (YR %) | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | | |
| Appreciation | \$ 15,000 | \$ 15,750 | \$ 16,538 | \$ 17,364 | \$ 18,233 | \$ 19,144 | \$ 20,101 | \$ 21,107 | \$ 22,162 | \$ 23,270 | \$ 188,668 | \$ 18,867 |
| Year Over Year Estimated Home Value | \$ 315,000 | \$ 330,750 | \$ 347,288 | \$ 364,652 | \$ 382,884 | \$ 402,029 | \$ 422,130 | \$ 443,237 | \$ 465,398 | \$ 488,668 | \$ 488,668 | \$ 396,204 |
| Profit on Sale | \$ (20,454) | \$ (4,410) | \$ 12,817 | \$ 31,274 | \$ 51,010 | \$ 72,076 | \$ 94,525 | \$ 118,413 | \$ 143,799 | \$ 158,743 | | |
| Return on Investment Equity & Cash Flow | -19.37% | -4.18% | 12.14% | 29.62% | 48.32% | 68.27% | 89.53% | 112.16% | 136.21% | 150.36% | | 15.04% |
| Total Capital to Re-Invest | \$ 85,121 | \$ 101,165 | \$ 118,392 | \$ 136,849 | \$ 156,585 | \$ 177,651 | \$ 200,100 | \$ 223,988 | \$ 249,374 | \$ 264,318 | | |

*** Vacancy/Repair cost is not calculated in Net Operating Income, but accounted for in the Profit on Sale.

Property Notes: To buy the current interest rate down approximately 1%, the estimated cost is roughly \$7500, assuming certain standard buyer qualifications. A 2% seller concession has been applied to the estimated closing costs, and is assumed will be used to assist with the cost to buy down to the interest rate noted in this purchase scenario.

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GLOSSARY OF TERMS



| TERM | DEFINITION |
|--|--|
| Appreciation | The Appreciation is the rise in value over time calculated cumulatively |
| Average Annual Combined Cash-on-Cash | The Average Annual Combined Cash-on-Cash is the average of the Combined Cash-on-Cash over all 10 years the investment is held. |
| Average Annual Return on Investment (ROI) | The Average Annual Return on Investment (ROI) measures how much net profit is made by dividing the ROI in year 10 by 10 years. |
| Average Monthly Increase | The Average Monthly Increase is calculated by taking the Profit on Sale in year 10 and dividing it by 120 months to get the average monthly dollar amount. |
| Cash-on-Cash Return | The Cash-on-Cash Return is the cash income earned on the cash invested, and is calculated by dividing the annual Net Cash Flow by the Total Out of Pocket (TOP). |
| Combined Cash-on-Cash Return | The Combined Cash-on-Cash Return is calculated by taking the sum of the annual Cash-on-Cash Return, Principal Reduction and the Depreciation's estimated tax saving. Vacancy/Repairs are accounted for by subtracting the 10 year estimated expense from the 10 Year Profit on Sale. |
| Debt Service | Debt service is the money required to pay the principal and interest mortgage payment - reflected in annual dollars. |
| Depreciation | Depreciation is calculated by taking the Purchase Price minus the land valuation (we use 20% of the purchase price to illustrate an approximate amount, but investors should use acceptable methods to calculate their actual land value) to get the depreciable amount. The IRS's useful life of residential real estate is 27.5 years, so the depreciable amount is divided by 27.5 (other strategies are available to accelerate depreciation) to determine an annual depreciation amount which is then multiplied by the client's tax rate (we use an average of 27% - 22% Federal, 5% State for illustrative purposes - yours could be higher or lower) to illustrate potential dollars saved by reducing the amount of taxes owed. |
| Investment Dollars (TOP) | The Investment Dollars (TOP) total is comprised of the down payment, estimated closing costs, and the estimated make ready expenses. |
| Net Monthly Cash Flow | The Net Monthly Cash Flow is calculated by taking the Net Operating Income total, and subtracting any Debt Service total for that particular year. |
| Net Operating Income | The Net Operating Income is calculated by taking Gross Rent, and subtracting out Taxes, Insurance, HOA and Property Management expenses for that particular year. |
| Principal Reduction | The Principal Reduction is calculated cumulatively based off a 30 year ammortization, fixed rate mortgage. |
| Profit on Sale | The Profit on the Sale is calculated by taking the sum of the current market value (Purchase Price plus cumulative Appreciation) and accumulated Cash Flow and then subtracting the mortgage payoff balance, initial Total Out of Pocket (TOP), Vacancy/Repair commulative total and an estimated 7.5% Closing Costs on the property sale. A \$12,000 rehab expense has also been subtracted from year 10 profits to reflect rehab work that likely will be needed while owned and in preparation to sell. |
| Property Management Setup | The Property Management Setup amount reflected will cover the PM account setup fees and the base initial lease out fees. It is advised to confirm these fees with the PM at the time of setup as they may be updated periodically by the PM. DFY confirms these fees annually with the PM in each market. |
| Recommended Account Reserves | The Recommended Account Reserves is a suggested dollar range to set aside as a "rainy day fund" to cover any unforeseen future expenses related to the investment. |
| Return on Investment Equity & Cash Flow | The Return on Investment Equity & Cash Flow measures how much net profit is made - calculated by taking the Profit on the Sale, and dividing it by the Investment Dollars (TOP). |
| Taxes | Property Taxes paid to the local government by the property owner - DFY reflects taxes increasing by the appreciation % for that specific year. |
| Total Capital to Re-Invest | Total Capital to Re-Invest is calculated by taking the sum of the Profit on Sale and initial Total Out of Pocket TOP. This is your profit after all known and estimated expenses plus your initial investment money (TOP). |
| Total Cash To Close/Fund | The Total Cash To Close/Fund is the sum of the down payment, estimated closing costs, estimated pre-pays, and the DFY TEAMS fee. |
| Total Out of Pocket (TOP) | The Total Out of Pocket value is calculated by taking the sum of the Down Payment, Estimated Closing Costs, Estimated Pre-Pays, Estimated Make Ready Expenses, and the DFY TEAMS fee. |
| Vacancy/Repairs | Vacancy/Repairs is calculated by taking a percentage based off the age of the property and multiplying it by the annual Gross Rent. The outlay is accounted for by subtracting the 10 year estimated expense from the 10 Year Profit on Sale. |