

## Tracking Your Return on Investment and Return on Equity Over Time (15-Year Mortgage)

Year	Start of Year Market Value	Annual Price Appreciation	Year End Appreciated Market Value	Annual Principal Debt Pay Down	Year End Accumulated Equity	Annual Cash Flow	Return On Investment	Return On Equity
1	\$ 70,300	\$ 3,515	\$ 73,816	\$ 1,763	\$ 30,587	\$ (794)	39.9%	17.7%
2	\$ 73,816	\$ 3,691	\$ 77,509	\$ 1,890	\$ 36,171	\$ (592)	44.4%	16.3%
3	\$ 77,509	\$ 3,875	\$ 81,387	\$ 2,026	\$ 42,075	\$ (379)	49.1%	15.3%
4	\$ 81,387	\$ 4,069	\$ 85,461	\$ 2,172	\$ 48,321	\$ (156)	54.1%	14.5%
5	\$ 85,461	\$ 4,273	\$ 89,739	\$ 2,329	\$ 54,928	\$ 78	59.4%	13.8%
6	\$ 89,739	\$ 4,487	\$ 94,232	\$ 2,496	\$ 61,917	\$ 324	65.0%	13.3%
7	\$ 94,232	\$ 4,712	\$ 98,950	\$ 2,676	\$ 69,311	\$ 583	70.9%	12.9%
8	\$ 98,950	\$ 4,948	\$ 103,906	\$ 2,868	\$ 77,135	\$ 854	77.1%	12.5%
9	\$ 103,906	\$ 5,195	\$ 109,110	\$ 3,075	\$ 85,414	\$ 1,139	83.7%	12.2%
10	\$ 109,110	\$ 5,455	\$ 114,575	\$ 3,296	\$ 94,176	\$ 1,438	90.6%	11.9%
11	\$ 114,575	\$ 5,729	\$ 120,315	\$ 3,533	\$ 103,449	\$ 1,752	97.9%	11.7%
12	\$ 120,315	\$ 6,016	\$ 126,343	\$ 3,788	\$ 113,264	\$ 2,082	105.7%	11.5%
13	\$ 126,343	\$ 6,317	\$ 132,673	\$ 4,060	\$ 123,655	\$ 2,428	113.8%	11.3%
14	\$ 132,673	\$ 6,634	\$ 139,321	\$ 4,352	\$ 134,655	\$ 2,792	122.5%	11.1%
<b>15</b>	<b>\$ 139,321</b>	<b>\$ 6,966</b>	<b>\$ 146,302</b>	<b>\$ 4,663</b>	<b>\$ 146,302</b>	<b>\$ 3,176</b>	<b>131.6%</b>	<b>11.0%</b>
16	\$ 146,302	\$ 7,315	\$ 153,633	\$ -	\$ 153,633	\$ 8,418	139.9%	10.8%
17	\$ 153,633	\$ 7,682	\$ 161,332	\$ -	\$ 161,332	\$ 8,839	146.9%	10.8%
18	\$ 161,332	\$ 8,067	\$ 169,416	\$ -	\$ 169,416	\$ 9,281	154.2%	10.8%
19	\$ 169,416	\$ 8,471	\$ 177,906	\$ -	\$ 177,906	\$ 9,745	161.9%	10.8%
20	\$ 177,906	\$ 8,895	\$ 186,821	\$ -	\$ 186,821	\$ 10,232	170.1%	10.8%