

Year	5.57% Annual House Appreciation	5.57% Annual on \$50k	Compnd Annual ROI - excluding Principal Paydown	Principal paydown - 7.5% rate, 25 yrs amort.	Real Estate - Total Equity	Annual ROI - incl Principal Paydown	S&P 15.8% Annual	Good Investor 7% Annual
0	\$200,000	\$50,000		\$150,000	\$50,000		\$50,000	\$50,000
1	\$211,140	\$61,140	22.3%	\$147,837	\$63,303	26.6%	\$57,900	\$53,500
2	\$222,900	\$72,900	19.2%	\$145,510	\$77,390	22.3%	\$67,048	\$57,245
3	\$235,316	\$85,316	17.0%	\$143,005	\$92,311	19.3%	\$77,642	\$61,252
4	\$248,423	\$98,423	15.4%	\$140,309	\$108,114	17.1%	\$89,909	\$65,540
5	\$262,260	\$112,260	14.1%	\$137,406	\$124,854	15.5%	\$104,115	\$70,128
6	\$276,868	\$126,868	13.0%	\$134,282	\$142,586	14.2%	\$120,565	\$75,037
7	\$292,290	\$142,290	12.2%	\$130,919	\$161,371	13.2%	\$139,614	\$80,289
8	\$308,570	\$158,570	11.4%	\$127,299	\$181,271	12.3%	\$161,673	\$85,909
9	\$325,758	\$175,758	10.8%	\$123,402	\$202,356	11.6%	\$187,218	\$91,923
10	\$343,902	\$193,902	10.3%	\$119,208	\$224,694	11.0%	\$216,798	\$98,358
11	\$363,058	\$213,058	9.9%	\$114,693	\$248,365	10.5%	\$251,052	\$105,243
12	\$383,280	\$233,280	9.5%	\$109,834	\$273,446	10.1%	\$290,719	\$112,610
13	\$404,629	\$254,629	9.2%	\$104,603	\$300,026	9.7%	\$336,652	\$120,492
14	\$427,167	\$277,167	8.9%	\$98,972	\$328,195	9.4%	\$389,843	\$128,927
15	\$450,960	\$300,960	8.6%	\$92,911	\$358,049	9.1%	\$451,438	\$137,952
		Avg Annual ROI	13.7%		Avg Annual ROI	15.1%		