

## Tracking Your Return on Investment and Return on Equity Over Time (30-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	\$420	\$29,244	\$300	37.7%	16.7%
2	\$73,816	\$3,691	\$77,509	\$453	\$33,390	\$503	41.3%	15.9%
3	\$77,509	\$3,875	\$81,387	\$488	\$37,756	\$715	45.1%	15.2%
4	\$81,387	\$4,069	\$85,461	\$525	\$42,355	\$938	49.2%	14.7%
5	\$85,461	\$4,273	\$89,739	\$565	\$47,198	\$1,173	53.4%	14.2%
6	\$89,739	\$4,487	\$94,232	\$609	\$52,300	\$1,419	57.9%	13.8%
7	\$94,232	\$4,712	\$98,950	\$656	\$57,674	\$1,677	62.6%	13.5%
8	\$98,950	\$4,948	\$103,906	\$706	\$63,336	\$1,949	67.6%	13.2%
9	\$103,906	\$5,195	\$109,110	\$760	\$69,301	\$2,233	72.8%	12.9%
10	\$109,110	\$5,455	\$114,575	\$819	\$75,585	\$2,533	78.3%	12.7%
11	\$114,575	\$5,729	\$120,315	\$882	\$82,207	\$2,847	84.1%	12.5%
12	\$120,315	\$6,016	\$126,343	\$950	\$89,184	\$3,176	90.2%	12.3%
13	\$126,343	\$6,317	\$132,673	\$1,023	\$96,537	\$3,523	96.6%	12.2%
14	\$132,673	\$6,634	\$139,321	\$1,101	\$104,286	\$3,886	103.3%	12.0%
<b>15</b>	<b>\$139,321</b>	<b>\$6,966</b>	<b>\$146,302</b>	<b>\$1,186</b>	<b>\$112,453</b>	<b>\$4,268</b>	<b>110.4%</b>	<b>11.9%</b>
16	\$146,302	\$7,315	\$153,633	\$1,277	\$121,061	\$4,669	117.9%	11.8%
17	\$153,633	\$7,682	\$161,332	\$1,375	\$130,135	\$5,090	125.8%	11.7%
18	\$161,332	\$8,067	\$169,416	\$1,481	\$139,701	\$5,532	134.1%	11.6%
19	\$169,416	\$8,471	\$177,906	\$1,595	\$149,786	\$5,996	142.8%	11.5%
20	\$177,906	\$8,895	\$186,821	\$1,718	\$186,821	\$6,483	152.0%	11.4%