

Home Equity Growth Projection

Amortization and Appreciation Tracking

Property Address **123 Example Street, Portfolio City**
Purchase Price **\$450,000**
Initial Down Payment **\$90,000 (20%)**
Annual Appreciation Est. **3.5%**

YEAR	MARKET VALUE	LOAN BALANCE	TOTAL EQUITY	EQUITY %
Initial	\$450,000	\$360,000	\$90,000	20%
Year 1	\$465,750	\$353,420	\$112,330	24%
Year 5	\$534,460	\$324,550	\$209,910	39%
Year 10	\$634,800	\$280,120	\$354,680	56%
Year 15	\$753,950	\$221,440	\$532,510	71%
Year 20	\$895,450	\$145,200	\$750,250	84%

*Values are projections based on steady appreciation and standard amortization. Actual market conditions may vary.