



# APPRECIATION

HOW MUCH IS MY VALUE INCREASING?

Home **appreciation** is the increase of value in your home.

Real estate is an appreciating asset which grows in value over time. This measures the amount of value your home has went up over the last year.

## YOUR HOME'S APPRECIATION

**24% Year over Year**

**18% Average Appreciation in Market Area**



# EQUITY

WHAT IS THE LOAN TO VALUE?

Home **equity** is a homeowner's interest in a home

It can increase over time if the property value increases or the mortgage loan balance is paid down. Put simply, equity is the amount of positive money you have in your home.

## YOUR HOME'S EQUITY

\$199,750 - Gross Equity 53% LTV

**"Your Home Has Almost Doubled in Value Since You Purchased it!"**



# PROPERTY VALUE

WHATS MY HOME WORTH?

Property **value** is always changing.

Your home's value can be effected by a number of economic reasons. What other homes sell for in your neighborhood, the condition of the house, inflation, and the economy.

## YOUR HOME'S VALUE

**\$425,000**

**\$415,000 - \$440,000**

Price Range in Neighborhood for last 90 Days



# YOUR MORTGAGE

STILL THE BEST LOAN FOR YOU?

Your **mortgage** is the loan you took from the bank to buy your house.

Your mortgage is comprised of principal, interest, taxes, and insurance. Interest rates change ever day and so does your equity. Reviewing your mortgage annually can help you lower your payments or pay off for your home early.

## YOUR MORTGAGE

**Current Loan**

**Refi Conv. - Dec 2021 3.25% Interest Rate**

**Do Not Change**

ANNUAL  
REAL  
ESTATE

# REVIEW NOTES

Rental Est. \$2,300 - \$2,450

“Have Comps Readily Available

Loan Recommendation Refi last year, recommend no change

Refi Est. Value - \$410,000 Re-Sale Est. Value - \$425,000

“Explain Difference”

Real Estate as an Investment

- Cash Flow- Principal Pay Down- Appreciati