



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 changes
unless need to consolidate debt, or pull
equity. If possible, hold off until next year**

Refi Est. Value - \$410,000

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

"Explain Difference"

"Have Comps Readily Available"

Real Estate as an Investment

- Cash Flow**
- Principal Pay Down**
- Appreciation (Rental & Value/Equity)**
- Access to Equity (Long Term)**
- Tax Advantages**
- Setting Expectations**

"Explain Owner Occupied Investing"

Turning your current home in a rental