

15 Year Plan (30 year plan available too)

- 280000 ← Enter your House Sale Price
- 5.00% ← Enter Mortgage interest rate
- 0.50% ← Enter Real Estate appreciation in your town
- 2.00% ← Enter your guess for Inflation, per year
- 0.75% ← Enter Real estate tax increase per year, in your town
- (2214) This is your mortgage payment, per month
- 301000 This is your expected house selling price in 15 years

Expenses, per year	Year				
	2021	2022	2023	2024	2025
Mortgage	26,571	26,571	26,571	26,571	26,571
Taxes	4,500	4,534	4,624	4,717	4,811
Insurance	2,000	2,040	2,081	2,122	2,165
Garbage	600	612	624	637	649
Electricity	0	0	0	0	0
Heat	0	0	0	0	0
Water	500	510	520	531	541
Internet/Cable		0	0	0	0
Phone	0	0	0	0	0
General repairs	2,000	2,040	2,081	2,122	2,165
Water Heaters				6,000	
Rental Income	24,000	24,000	24,000	24,000	24,000
Painting					
Boiler					
Roof					
Mold Removal					
Net Expenses, per year	(12171)	(12306)	(12501)	(18700)	(12902)

2021 Value, adjusted for inflation	
Expenses Net Present Value	(230000)
House Sale Price, current dollars	300000
Net Cost	70000 How much money you'll make, if a positive number, or

2026	2027	2028	2029	2030	2031	2032	2033	2034
26,571	26,571	26,571	26,571	26,571	26,571	26,571	26,571	26,571
4,907	5,006	5,106	5,208	5,312	5,418	5,527	5,637	5,750
2,208	2,252	2,297	2,343	2,390	2,438	2,487	2,536	2,587
662	676	689	703	717	731	746	761	776
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
552	563	574	586	598	609	622	634	647
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
2,208	2,252	2,297	2,343	2,390	2,438	2,487	2,536	2,587
24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000
				10,000				
		30,000						
(13109)	(13320)	(43535)	(13754)	(23978)	(14206)	(14438)	(14676)	(14918)

2036 H

lose, if a (negative) number

2035	2036
26,571	26,571
5,865	5,982
2,639	2,692
792	808
0	0
0	0
660	673
0	0
0	0
2,639	2,692
	6,000
24,000	24,000
(15165)	(21417)

ome Value-> 301000