



Date: 10/19/2012  
 Prepared For: JOHN SMITH  
 Phone: XXX-XXX-4170  
 Email: [ismith@yahoo.com](mailto:ismith@yahoo.com)  
 Prepared By: [ENDRICO PATOLOT](#)  
 Phone: [323-747-3489](tel:323-747-3489)

Purchase Price	\$637,000		
Down Payment	\$10,794		
		Percent of Total	
	Loan Amount	Loan	
1st loan	\$333,700	53%	
2nd loan	\$292,506	47%	
Total Home Debt	<u>\$626,206</u>		
current home value	\$405,000		
Amount upside down on mortgage	<u>(\$221,206)</u>		
Current Equity vs Purchase Price	<u>(\$232,000)</u>		

Appreciation based on 3% historical appreciation, considered standard prior to housing crisis. Equity in this analysis does not include principal reduced through mortgage payments and does not include interest rate, term or any other loan conditions.

## Current Housing Analysis

		Value Now	Value in 1 year from date	Equity	Equity with down Payment
Today	1/20/2012	\$405,000	\$417,150	(\$209,056)	(\$219,850)
1 Year	10/19/2012	\$417,150	\$429,665	(\$196,542)	(\$207,336)
2 Year	10/19/2013	\$429,665	\$442,554	(\$183,652)	(\$194,446)
3 Year	10/19/2014	\$442,554	\$455,831	(\$170,375)	(\$181,169)
4 Year	10/19/2015	\$455,831	\$469,506	(\$156,700)	(\$167,494)
5 Year	10/19/2016	\$469,506	\$483,591	(\$142,615)	(\$153,409)
6 Year	10/19/2017	\$483,591	\$498,099	(\$128,107)	(\$138,901)
7 Year	10/19/2018	\$498,099	\$513,042	(\$113,164)	(\$123,958)
8 Year	10/19/2019	\$513,042	\$528,433	(\$97,773)	(\$108,567)
9 Year	10/19/2020	\$528,433	\$544,286	(\$81,920)	(\$92,714)
10 Year	10/19/2021	\$544,286	\$560,615	(\$65,591)	(\$76,385)
11 Year	10/19/2022	\$560,615	\$577,433	(\$48,773)	(\$59,567)
12 Year	10/19/2023	\$577,433	\$594,756	(\$31,450)	(\$42,244)
13 Year	10/19/2024	\$594,756	\$612,599	(\$13,607)	(\$24,401)
14 Year	10/19/2025	\$612,599	\$630,977	\$4,771	(\$6,023)
15 Year	10/19/2026	\$630,977	\$649,906	\$23,700	\$12,906
16 Year	10/19/2027	\$649,906	\$669,403	\$43,197	\$32,403
17 Year	10/19/2028	\$669,403	\$689,485	\$63,279	\$52,485
18 Year	10/19/2029	\$689,485	\$710,170	\$83,964	\$73,170
19 Year	10/19/2030	\$710,170	\$731,475	\$105,269	\$94,475
20 Year	10/19/2031	\$731,475	\$753,419	\$127,213	\$116,419
21 Year	10/19/2032	\$753,419	\$776,022	\$149,816	\$139,022
22 Year	10/19/2033	\$776,022	\$799,303	\$173,097	\$162,303
23 Year	10/19/2034	\$799,303	\$823,282	\$197,076	\$186,282
24 Year	10/19/2035	\$823,282	\$847,980	\$221,774	\$210,980
25 Year	10/19/2036	\$847,980	\$873,419	\$247,213	\$236,419
26 Year	10/19/2037	\$873,419	\$899,622	\$273,416	\$262,622
27 Year	10/19/2038	\$899,622	\$926,611	\$300,405	\$289,611
28 Year	10/19/2039	\$926,611	\$954,409	\$328,203	\$317,409
29 Year	10/19/2040	\$954,409	\$983,041	\$356,835	\$346,041
30 Year	10/19/2041	\$983,041	\$1,012,533	\$386,327	\$375,533

## Purchase a similar new home in 2 years

Ability to purchase a home is a detailed process , [homehelpact.com](http://homehelpact.com) and its volunteers suggest. Homeowner contact a free hud counselor or one of our qualified volunteers.

	Value	Value in 1 year from date	Equity	
2 Year	10/19/2013	\$429,665	\$442,554	\$12,890
3 Year	10/19/2014	\$442,554	\$455,831	\$26,167
4 Year	10/19/2015	\$455,831	\$469,506	\$39,842
5 Year	10/19/2016	\$469,506	\$483,591	\$53,927
6 Year	10/19/2017	\$483,591	\$498,099	\$68,434
7 Year	10/19/2018	\$498,099	\$513,042	\$83,377
8 Year	10/19/2019	\$513,042	\$528,433	\$98,769
9 Year	10/19/2020	\$528,433	\$544,286	\$114,622
10 Year	10/19/2021	\$544,286	\$560,615	\$130,950
11 Year	10/19/2022	\$560,615	\$577,433	\$147,769
12 Year	10/19/2023	\$577,433	\$594,756	\$165,092
13 Year	10/19/2024	\$594,756	\$612,599	\$182,934
14 Year	10/19/2025	\$612,599	\$630,977	\$201,312
15 Year	10/19/2026	\$630,977	\$649,906	\$220,242
16 Year	10/19/2027	\$649,906	\$669,403	\$239,739
17 Year	10/19/2028	\$669,403	\$689,485	\$259,821
18 Year	10/19/2029	\$689,485	\$710,170	\$280,505
19 Year	10/19/2030	\$710,170	\$731,475	\$301,811
20 Year	10/19/2031	\$731,475	\$753,419	\$323,755
21 Year	10/19/2032	\$753,419	\$776,022	\$346,357
22 Year	10/19/2033	\$776,022	\$799,303	\$369,638
23 Year	10/19/2034	\$799,303	\$823,282	\$393,617
24 Year	10/19/2035	\$823,282	\$847,980	\$418,316
25 Year	10/19/2036	\$847,980	\$873,419	\$443,755
26 Year	10/19/2037	\$873,419	\$899,622	\$469,958
27 Year	10/19/2038	\$899,622	\$926,611	\$496,946
28 Year	10/19/2039	\$926,611	\$954,409	\$524,745
29 Year	10/19/2040	\$954,409	\$983,041	\$553,377
30 Year	10/19/2041	\$983,041	\$1,012,533	\$582,868
<b>Additional Equity in 30 years</b>				<b>\$196,542</b>

Analysis provided based on information given by homeowner for informational purposes only. Homeowner is given notice to seek a professional who can provide a detailed analysis including all loan terms as stated in this analysis.

# KEEPING YOUR HOME VS SHORT SALE & BUY HOME

<b>Current HOME - IF KEEPING</b>		
Equity after 30 years		375,533
Interest payment 30 years	516,034	516,034
<b>FINANCIAL BENEFIT (DISADVANTAGE)</b>		<b>(140,502)</b>

<b>SHORT SALE AND BUYING AFTER 2 YEARS</b>		
<b>NEW HOME</b>		
Equity after 30 years		582,868
Interest payment 30 years	345,179	(345,179)
Savings from Interest Payment	170,855	170,855
<b>FINANCIAL BENEFIT (DISADVANTAGE)</b>		<b>408,544</b>