

## First Change in Housing

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	<b>Primary Home</b>	<b>Vacation Home</b>
Year Change Occurs	2027	N/A
State to Move	IL	N/A
Purchase Price	330,000	N/A
Percent Downpayment	0	N/A
Mortgage Interest Rate	0	N/A
Years of Mortgage	0	N/A
Points	0	N/A
Closing Costs	10,000	N/A
Annual Property Taxes	6,000	N/A
Annual Homeowner's Insurance	1,000	N/A
Annual Maint & Condo Fees	6,000	N/A
Annual Real Appreciation Rate	0.00%	N/A
Monthly Rent	0	N/A
Other Monthly Rental Expenses	0	N/A

# Housing

Year	Sergio's Age	Anne's Age	Rent and Rental	Mortgage	Property Tax	Maint and Condo Fees	Homeowner's Insurance	Net Home Purchases	Housing Expenses	Mortgage Balance	Home Equity
2015	64	65	0	0	12,000	0	1,017	0	13,017	0	586,500
2016	65	66	0	0	12,240	0	1,037	0	13,277	0	598,230
2017	66	67	0	0	12,485	0	1,058	0	13,543	0	610,195
2018	67	68	0	0	12,734	0	1,079	0	13,814	0	622,398
2019	68	69	0	0	12,989	0	1,101	0	14,090	0	634,846
2020	69	70	0	0	13,249	0	1,123	0	14,372	0	647,543
2021	70	71	0	0	13,514	0	1,145	0	14,659	0	660,494
2022	71	72	0	0	13,784	0	1,168	0	14,952	0	673,704
2023	72	73	0	0	14,060	0	1,192	0	15,251	0	687,178
2024	73	74	0	0	14,341	0	1,215	0	15,557	0	700,922
2025	74	75	0	0	14,628	0	1,240	0	15,868	0	714,940
2026	75	76	0	0	14,920	0	1,265	0	16,185	0	729,239
2027	76	77	0	0	15,219	0	1,290	(699,194)	(672,686)	330,000	0
2028	77	78	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2029	78	79	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2030	79	80	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2031	80	81	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2032	81	82	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2033	82	83	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2034	83	84	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2035	84	85	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2036	85	86	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2037	86	87	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2038	87	88	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2039	88	89	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2040	89	90	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2041	90	91	0	0	6,000	6,000	1,000	0	13,000	330,000	0

## Housing (Continued)

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Year	Sergio's Age	Anne's Age	Rent and Rental	Mortgage	Property Tax	Maint and Condo Fees	Homeowner's Insurance	Net Home Purchases	Housing Expenses	Mortgage Balance	Home Equity
2042	91	92	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2043	92	93	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2044	93	94	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2045	94	95	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2046	95	96	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2047	96	97	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2048	97	98	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2049	98	99	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2050	99	100	0	0	6,000	6,000	1,000	0	13,000	330,000	0
2051	100		0	0	6,000	6,000	1,000	0	13,000	330,000	0