



30 Year Fixed

65									
66	tax savings			<b>(\$169)</b>	(taxable loss times marginal tax bracket)				
67									
68	cash flow after taxes			<b>\$2,739</b>	(cash flow before taxes plus tax savings)		<b>\$228</b>	per month	
69									
70	<b>After Sale Proceeds</b>								
71	projected sales price			<b>\$148,941</b>	(from annual appreciation and holding period)				
72	sale cost			<b>\$8,936</b>	(projected price times estimated cost of sale)				
73	net sales price			<b>\$140,004</b>					
74	adjusted basis			<b>\$115,278</b>	(initial price plus closing costs less total annual cost recovery)				
75	taxable gain on sale			<b>\$24,726</b>					
76									
77	capital gains tax								
78	cost recovery	25%		<b>\$4,905</b>	(tax on gain from cost recovery)				
79	non-cost recovery	15%		<b>\$766</b>	(tax on remainder of gain)				
80	total tax due from sale			<b>\$5,671</b>					
81									
82	after tax proceeds								
83	net sales price			<b>\$140,004</b>					
84	mortgage balance			<b>\$93,071</b>					
85	taxes due			<b>\$5,671</b>					
86	net after tax proceeds			<b>\$41,262</b>					
87									
88	<b>Investment Performance Summary</b>								
89	cash flow after taxes			<b>\$2,739</b>					
90	net accumulation	1.44%			(after tax reinvestment rate)				
91	amount accumulated			<b>\$14,096</b>					
92									
93	wealth position			<b>\$55,358</b>	(net after tax proceeds plus accumulated cash flow)				
94									
95	yield factor			<b>1.64</b>	(ending wealth position divided by initial investment)				
96	after tax annual yield			<b>10.42%</b>					