

Summary Totals Spreadsheet

With 30 year amortization for Loris new residence

Steve Summary Totals Spreadsheet

Year	Age	INCOME				ASSETS & DEBT					
		Total Income	Total Expenses	Total Taxes	Net After Exp & Tax	Accum Savings	Fin Assets	Equity in Real Est.	IRA/401k	Other Assets/Debt	Net Worth
2014	48	824,378	676,684	176,882	(29,188)	13,765	613,791	236,650	148,359	168,700	1,181,265
2015	49	825,603	651,791	187,652	(13,840)	551	631,955	248,819	172,777	168,700	1,222,802
2016	50	825,486	651,791	191,822	(18,127)	22	628,409	261,495	198,416	168,700	1,257,042
2017	51	825,353	638,648	187,915	(1,210)	1	645,740	274,702	225,337	168,700	1,314,480
2018	52	825,872	634,220	188,272	3,380	3,381	665,112	288,460	253,604	168,700	1,379,257
2019	53	826,622	622,475	188,722	15,425	18,941	685,065	302,794	283,284	168,700	1,458,784
2020	54	827,999	619,275	189,420	19,304	39,003	705,618	317,726	314,448	168,700	1,545,495
2021	55	829,619	519,275	190,221	120,123	160,686	726,787	333,282	347,170	168,700	1,736,625
2022	56	529,838	502,275	82,067	(54,504)	112,129	748,590	349,489	364,529	168,700	1,743,437
2023	57	528,063	502,275	81,623	(55,835)	59,813	771,047	366,372	382,755	168,700	1,748,687
2024	58	526,121	502,275	81,128	(57,282)	3,488	794,178	383,960	401,893	168,700	1,752,219
2025	59	524,000	502,275	80,579	(58,854)	140	747,067	402,283	421,988	168,700	1,740,178
2026	60	522,419	502,275	80,368	(60,224)	6	692,576	421,372	443,087	168,700	1,725,741
2027	61	520,776	492,111	80,160	(51,495)	0	647,450	441,258	465,241	168,700	1,722,649
2028	62	519,423	441,291	80,046	(1,914)	0	664,423	461,974	488,503	168,700	1,783,600
2029	63	519,933	441,291	80,473	(1,831)	0	682,011	483,557	512,928	168,700	1,847,196
2030	64	520,460	441,291	80,915	(1,746)	0	700,236	506,041	538,574	168,700	1,913,551
2031	65	521,007	441,291	81,376	(1,660)	0	719,118	529,465	565,503	168,700	1,982,786
2032	66	521,575	441,291	81,855	(1,571)	0	738,683	553,867	593,778	168,700	2,055,028
2033	67	22,161	166,291	680	(144,810)	0	583,631	579,289	623,467	168,700	1,955,087
2034	68	17,510	166,291	538	(149,319)	0	418,889	605,773	654,640	168,700	1,848,002
2035	69	12,566	166,291	386	(154,111)	0	243,354	633,363	687,372	168,700	1,732,789
2036	70	32,388	166,291	224	(134,127)	0	86,945	662,106	696,654	168,700	1,614,405
2037	71	28,897	166,291	80	(137,474)	0	(78,501)	692,050	705,198	168,700	1,487,447
2038	72	25,192	166,291	(89)	(141,010)	0	(253,836)	723,245	712,911	168,700	1,351,020
2039	73	21,248	166,291	(289)	(144,754)	0	(438,693)	755,743	719,694	168,700	1,205,444
2040	74	17,078	166,291	(500)	(148,713)	0	(499,791)	789,599	585,345	168,700	1,043,853
2041	75	10,567	166,291	(570)	(155,154)	0	(514,785)	824,869	385,647	168,700	864,431
2042	76	2,085	166,291	(587)	(163,619)	0	(530,229)	861,613	174,564	168,700	674,648
2043	77	(7,673)	166,292	(604)	(173,361)	(27,834)	(546,136)	899,893	0	168,700	494,623

With 30 year amortization for Lori's new residence

Lori Summary Totals Spreadsheet

Year	Age	INCOME				ASSETS & DEBT					
		Total Income	Total Expenses	Total Taxes	Net After Exp & Tax	Accum Savings	Fin Assets	Equity in Real Est.	IRA/401k	Other Assets/Debt	Net Worth
2014	47	419,814	288,260	88,437	43,117	0	466,871	618,313	131,359	(9,750)	1,206,793
2015	48	387,247	240,528	72,559	74,160	74,160	480,878	665,237	137,927	(9,750)	1,348,452
2016	49	391,375	240,528	71,129	79,718	156,844	495,304	713,673	144,823	(9,750)	1,500,894
2017	50	390,297	244,488	76,876	68,933	232,051	510,163	763,670	152,064	(9,750)	1,648,198
2018	51	390,077	244,488	79,013	66,576	307,909	525,467	815,282	159,667	(9,750)	1,798,575
2019	52	382,582	244,487	81,183	56,912	377,137	541,230	868,560	167,650	(9,750)	1,944,827
2020	53	386,518	244,488	83,259	58,771	450,993	557,468	923,562	176,033	(9,750)	2,098,306
2021	54	390,698	244,487	85,446	60,765	529,798	574,192	980,346	184,835	(9,750)	2,259,421
2022	55	395,139	244,488	87,750	62,901	613,891	591,417	1,038,970	194,077	(9,750)	2,428,605
2023	56	399,860	244,488	90,179	65,193	703,640	609,158	1,099,498	203,781	(9,750)	2,606,327
2024	57	404,879	244,488	92,421	67,970	799,756	627,432	1,161,992	213,970	(9,750)	2,793,400
2025	58	410,237	244,488	94,613	71,136	902,882	646,256	1,226,520	224,669	(9,750)	2,990,577
2026	59	415,957	244,487	96,934	74,536	1,013,533	665,645	1,293,149	235,902	(9,750)	3,198,479
2027	60	411,905	244,488	99,390	68,027	1,122,101	685,614	1,361,950	247,697	(9,750)	3,407,612
2028	61	408,232	244,488	101,674	62,070	1,229,055	706,182	1,391,393	260,082	(9,750)	3,576,962
2029	62	417,011	244,488	103,702	68,821	1,347,038	727,367	1,419,114	273,086	(9,750)	3,756,855
2030	63	423,544	244,488	105,906	73,150	1,474,070	749,188	1,447,965	286,740	(9,750)	3,948,213
2031	64	430,551	244,488	108,263	77,800	1,610,833	771,663	1,477,991	301,077	(9,750)	4,151,814
2032	65	438,063	244,488	110,783	82,792	1,758,058	794,813	1,509,240	316,131	(9,750)	4,368,492
2033	66	171,120	244,487	20,050	(93,417)	1,734,282	818,657	1,541,762	331,938	(9,750)	4,416,889
2034	67	150,645	244,487	12,302	(106,144)	1,695,982	843,216	1,575,609	348,535	(9,750)	4,453,592
2035	68	149,467	244,487	12,338	(107,358)	1,654,175	868,512	1,610,835	365,962	(9,750)	4,489,734
2036	69	148,137	244,488	12,349	(108,700)	1,608,592	894,568	1,647,497	384,260	(9,750)	4,525,167
2037	70	160,663	244,488	16,543	(100,368)	1,569,092	921,405	1,685,652	389,449	(9,750)	4,555,848
2038	71	160,165	244,488	16,836	(101,159)	1,526,548	949,047	1,725,362	394,225	(9,750)	4,585,432
2039	72	159,568	244,488	17,120	(102,040)	1,480,752	977,518	1,766,690	398,537	(9,750)	4,613,747
2040	73	158,871	244,487	24,796	(110,412)	1,423,689	1,006,843	1,809,701	402,329	(9,750)	4,632,812
2041	74	157,668	244,488	24,942	(111,762)	1,362,272	1,037,049	1,854,465	405,540	(9,750)	4,649,576
2042	75	156,308	244,487	25,063	(113,242)	1,296,195	1,068,162	1,901,052	408,108	(9,750)	4,663,767
2043	76	154,776	244,487	25,151	(114,862)	1,225,129	1,100,206	1,949,537	409,963	(9,750)	4,675,085

Note: Numbers are all as of "end of year."