RADIO RON SIEGEL
YOUR Home & Mortgage Connection
RonSiegelRadio.com

Borrowing Versus Stock and Bond Returns				Housing Appreciation*		
	30-Year Fixed Rate*	US Stocks CAGR**	US BOND CAGR***	HOUSING CAGR*	10Yrs Later Value %Chg	10 Yrs Later $100K****
1993	7.31	10.62	9.68	0.30	66%	$166,290
1994	8.38	-0.17	-2.66	0.82	79%	$178,754
1995	7.93	35.79	18.18	1.84	98%	$198,147
1996	7.81	20.96	3.58	0.9	121%	$220,955
1997	7.60	30.99	9.44	2.03	119%	$219,463
1998	6.94	23.26	8.58	3	100%	$199,590
1999	7.44	23.81	-0.76	5.24	65%	$165,014
2000	8.05	-10.57	11.39	6.97	47%	$147,339
2001	6.97	-10.97	8.43	7.52	29%	$129,268
2002	6.54	-20.96	8.26	7.34	16%	$116,468
2003	5.83	31.35	3.97	10.60	13%	$113,150
2004	5.84	12.52	4.24	11.36	14%	$114,075
2005	5.87	5.98	2.40	16.27	5%	$104,913
2006	6.41	15.51	4.27	15.92	-3%	$97,233
2007	6.34	5.49	6.92	1.04	1%	$100,644
2008	6.03	-37.04	5.05	-10.56	13%	$112,988
2009	5.04	28.70	5.93	-18.87	34%	$134,199
2010	4.69	17.09	6.42	-2.75	45%	$144,724
2011	4.45	0.96	7.56	-6.64	67%	$166,687
2012	3.66	16.25	4.05	-3.64	106%	$206,143
2013	3.98	33.35	-2.26	8.62	105%	$204,823
2014	4.17	12.43	5.76	12.25	98%	$197,956
2015	3.85	0.29	0.30	6.87		
2016	3.65	12.53	2.50	6.02		
2017	3.99	21.05	3.45	6.92		
2018	4.54	-5.26	-0.13	5.07		
2019	3.94	30.65	8.61	4.24		
2020	3.11	18.4	7.4	10.4		
2021	2.96	26.9	-1.7	18.9		
2022	5.34	-18.2	-13	5.6		
2023	6.81	21.61	5.58	5.7		
2024	6.85	25	1.37	2.6		
AVG: 30 Years	5.70%	11.82%	4.46%	4.43%		

*FreddieMac/**Total US Stock CAGR/***TotalUs Bond CAGR | *Zillow | ****Per $100K in Value

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