Cost of house when purchased by Mark - £500,000

Mortgage £300,000

Equity £200,000

Value of house now £620,000

Mortgage £240,000

Equity £380,000

Marks costs towards house

Home improvements £100,000

Mortgage payments £96,000

Utilities £12,000

Council tax £10,000

Total £218,000

Shona’s costs towards house

Home Improvements £30,000

Total £30,000