

RENT VS. OWN



With all the facts and myths surrounding homeownership, you may be left wondering if you would be better off renting. On one hand, homeownership offers the possibility of a positive return on your investment while, on the other, renting lowers your financial risk and enables quick mobility.

HOMEOWNERSHIP MAKES "CENTS"

AFFORDABILITY - It is cheaper to own in most markets.

FORCED SAVINGS - The amount you pay for your home monthly goes toward building your equity.

TAX ADVANTAGES - Property taxes and interest can be itemized for tax deductions.

STABILITY - With fixed rate mortgages, your payment will stay the same each month.

IMPROVED CREDIT - When mortgage payments are made on time, the homeowner can achieve a better credit rating.

Your Rent is Adding Up

Rent Per Month	Rent Payment 5 Years	Rent Payment 10 Years	Rent Payment 20 Years
\$1,000	\$60,000	\$120,000	\$240,000
\$1,500	\$90,000	\$180,000	\$360,000
\$2,000	\$120,000	\$240,000	\$480,000
\$2,500	\$150,000	\$300,000	\$600,000
\$3,000	\$180,000	\$360,000	\$720,000
\$3,500	\$210,000	\$420,000	\$840,000
\$4,000	\$240,000	\$480,000	\$960,000
\$4,500	\$270,000	\$540,000	\$1,080,000
\$5,000	\$300,000	\$600,000	\$1,200,000

Rent is continuing to rise while mortgage rates are still at historic lows. Owning a home could be more affordable than you think!

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Please call for more information

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