



RENT OR OWN? YOU DECIDE....

	<u>Renting</u>	<u>Owning</u>
Tax Advantages	None	Yes: Tax Deductions can lower your monthly payment by 20.0% or more.
Investment	None	Yes: A 5.0% annual rate of gain can double the value of a home in 14 years while you pay down what you owe.
Inflation Protection	None	Yes: Your entire rent is subject to increase, but less than 25% of a fixed-rate mortgage payment can increase.
Security	None	Yes: No landlord to tell you when to move.

Or Just Take a Look at The Numbers:

	\$1,500 Mortgage Payment	\$1,250 Rent
Taxes	-300 Tax Deduction	0
Investment	-1,000 Investment Gains	0
Inflation	+200	+700
Total Cost	\$400 Mortgage Payment	\$1,950 Rent

Note: These numbers will vary based upon your tax bracket, future inflation and rate of real estate appreciation. This example represents a conservative depiction of average gains. We recommend you meet with a mortgage professional to perform a more accurate analysis based upon your individual situation. The above example is an approximation of a 30-year mortgage of \$200,000, a tax bracket of 25.0% , a real estate appreciation rate of 4.5% annually over 15 years and an annual inflation rate of 3.0% over 15 years.

**Call us for a FREE
Special Report:**

***Want to Lower Your Taxes?
Purchase Real Estate!***