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Estimated Cashflow

Buying Yr1	Rent Yr1	Rent Yr9	:
\$3,465	\$3,185	\$4,035	
\$1,146	\$48	\$61	
\$488	\$0	\$0	
\$5,099	\$3,233	\$4,095	
\$556,472		\$393,465	
APR 4.694%			
	\$3,465 \$1,146 \$488 \$5,099 \$556,472 APR	\$3,465 \$3,185 \$1,146 \$48 \$488 \$0 \$5,099 \$3,233 \$556,472 APR Annual Renta	\$3,465 \$3,185 \$4,035 \$1,146 \$48 \$61 \$488 \$0 \$0 \$5,099 \$3,233 \$4,095 \$556,472 \$393,465 APR Annual Rental Increase

Cashflow Difference

Appreciation Gain \$388,174		Amortizatio
Starting Home Value: Forecasted Appreciation (Avg./Yr): Estimated Value After 9 Years:	\$759,800 4.69% \$1,147,974	Original Loan Remaining Pri Amortization
Cost To Sell	\$68,878	Tax Benefit

\$3,233 \$3,330 \$3,430 \$3,533 \$3,639 \$3,748 \$3,860 \$3,976 \$4,095 5.099 5 6 Years

\$-163,007

^{ain} \$388,174		Amortization Gain \$119,625	
: ition (Avg./Yr): er 9 Years:	\$759,800 4.69% \$1,147,974	Original Loan Amount: Remaining Principal Balance: Amortization Gained after 9 Years	\$683,820 \$564,195

Cost To Sell

\$68.878

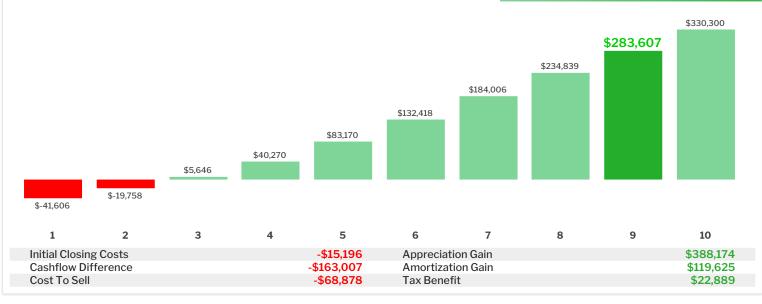
\$22.889

Standard Deduction \$24,400 in 22% Tax Bracket Benefit Above Standard Deduction after 9 Years

Real Estate Commission: 6% Based on \$1,147,974 Future Value after 9 Years

Net Gain by Buying a Home

\$283,607





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*Payment example is based on a 30-year-fixed conventional mortgage with an initial balance as stated above. All interest rates available to you may vary based upon a number of factors including your credit rating, size of down payment and may either be rolled into the mortgage (for qualified borrowers) or paid-out-of-pocket. Rolling closing costs into the mortgage will increase the payment. \$75,980 down payment. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater.