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🏠 Buying \$409,800 vs. Renting 🏢

King County, Washington

Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$1,869	\$1,718	\$2,176
Prop. Tax / Ins.	\$618	\$26	\$33
Maint. & Repairs	\$242	\$0	\$0
Monthly Exp.	\$2,729	\$1,744	\$2,209
Total Cashflow	\$297,874		\$212,248

Interest Rate	APR	Annual Rental Increase
4.500%	4.716%	3%



Cashflow Difference

\$-85,626

Appreciation Gain

\$209,363

Starting Home Value: **\$409,800**
 Forecasted Appreciation (Avg./Yr): **4.69%**
 Estimated Value After 9 Years: **\$619,163**

Amortization Gain

\$64,520

Original Loan Amount: **\$368,820**
 Remaining Principal Balance: **\$304,300**
 Amortization Gained after 9 Years

Cost To Sell

\$37,150

Tax Benefit

\$0

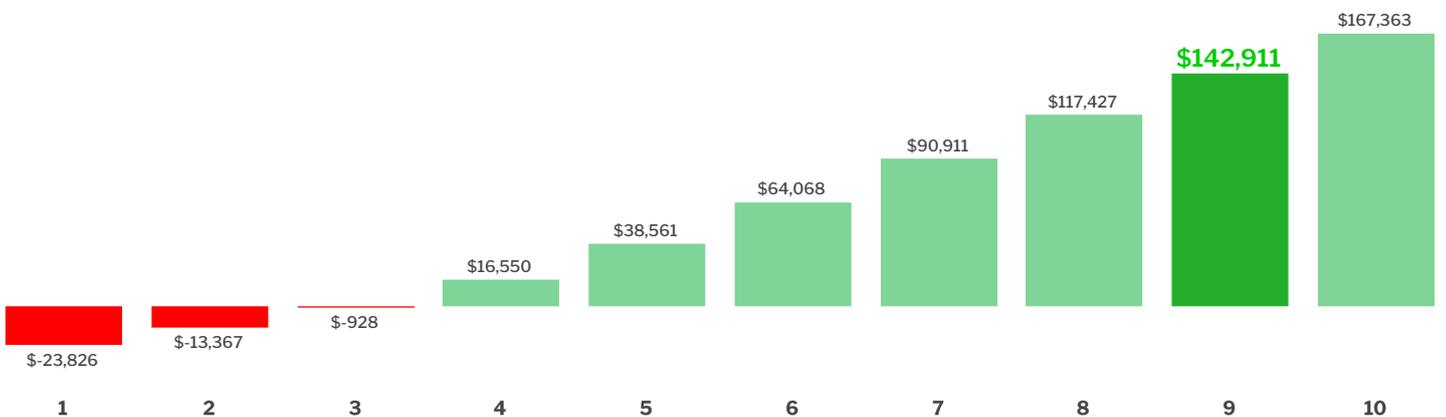
Real Estate Commission: **6%**

Based on **\$619,163** Future Value after 9 Years

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

Net Gain by Buying a Home

\$142,911



Initial Closing Costs	-\$8,196	Appreciation Gain	\$209,363
Cashflow Difference	-\$85,626	Amortization Gain	\$64,520
Cost To Sell	-\$37,150	Tax Benefit	\$0



Loan and monthly payment buying scenarios used for informational purposes only and does not reflect actual terms of loan offered. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. APR of 4.716% assumes a 4.500% simple fixed interest rate assuming \$10,218 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$368,820 with 360 monthly payments at the assumed simple interest rate. *Lender is not a tax consultation firm. Please seek advice from a tax professional. Source: MBS Highway

*Payment example is based on a 30-year-fixed conventional mortgage with an initial balance as stated above. All interest rates and Annual Percentage Rate (APR) are current as of 03/26/2019 and are subject to change daily without notice, and assume minimum FICO of 720 no HOA fees, and a maximum loan-to-value ratio of 90% on an owner-occupied single family residence. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and amount of documentation. Restrictions may apply. Closing costs are not factored into the 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. \$40,980 down payment. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater.