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## 🏠 Buying \$409,800 vs. Renting 🏢

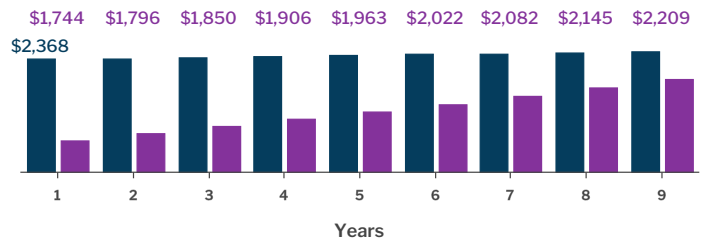
King County, Washington

### Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$1,661	\$1,718	\$2,176
Prop. Tax / Ins.	\$464	\$26	\$33
Maint. & Repairs	\$242	\$0	\$0
Monthly Exp.	<b>\$2,368</b>	<b>\$1,744</b>	<b>\$2,209</b>
Total Cashflow	<b>\$258,817</b>		<b>\$212,248</b>

Interest Rate	APR	Annual Rental Increase
4.500%	4.746%	3%



### Cashflow Difference

**-\$46,569**

#### Appreciation Gain

**\$209,363**

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

#### Amortization Gain

**\$57,351**

Original Loan Amount: **\$327,840**  
 Remaining Principal Balance: **\$270,489**  
 Amortization Gained after 9 Years

#### Cost To Sell

**\$37,150**

#### Tax Benefit

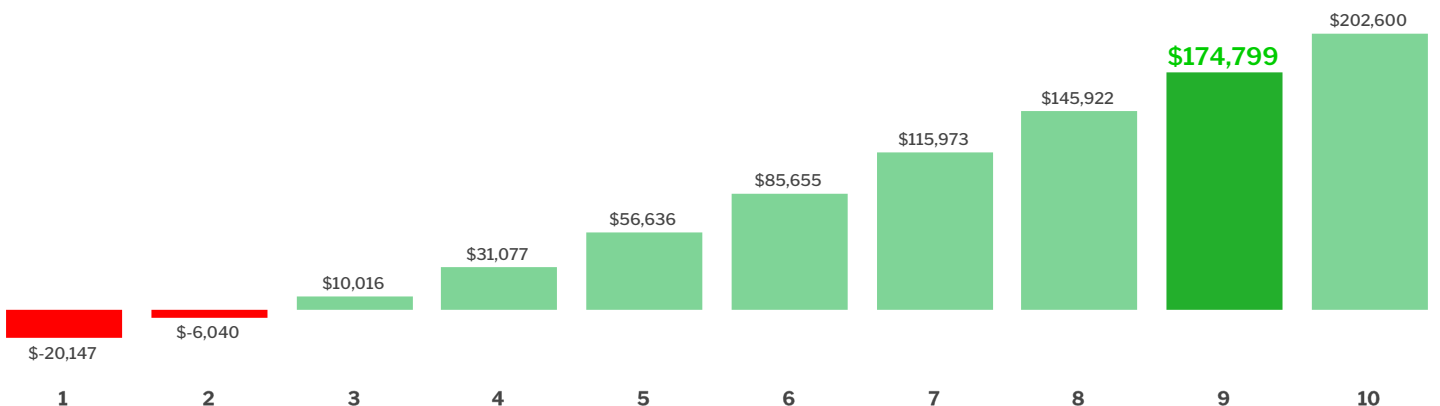
**\$0**

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

**\$174,799**



Initial Closing Costs	<b>-\$8,196</b>	Appreciation Gain	<b>\$209,363</b>
Cashflow Difference	<b>-\$46,569</b>	Amortization Gain	<b>\$57,351</b>
Cost To Sell	<b>-\$37,150</b>	Tax Benefit	<b>\$0</b>



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 4.746% assumes a 4.500% simple fixed interest rate assuming \$10,196 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$327,840 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 80% 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. \$81,960 down payment. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater.