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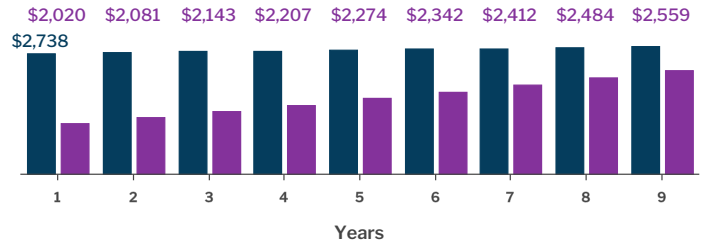
🏠 Buying \$474,800 vs. Renting 🏢

King County, Washington

Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$1,925	\$1,990	\$2,521
Prop. Tax / Ins.	\$538	\$30	\$38
Maint. & Repairs	\$276	\$0	\$0
Monthly Exp.	\$2,738	\$2,020	\$2,559
Total Cashflow	\$299,333		\$245,839

Interest Rate	APR	Annual Rental Increase
4.500%	4.739%	3%



Cashflow Difference

\$-53,493

Appreciation Gain

\$242,571

Starting Home Value: **\$474,800**
 Forecasted Appreciation (Avg./Yr): **4.69%**
 Estimated Value After 9 Years: **\$717,371**

Amortization Gain

\$66,448

Original Loan Amount: **\$379,840**
 Remaining Principal Balance: **\$313,392**
 Amortization Gained after 9 Years

Cost To Sell

\$43,042

Tax Benefit

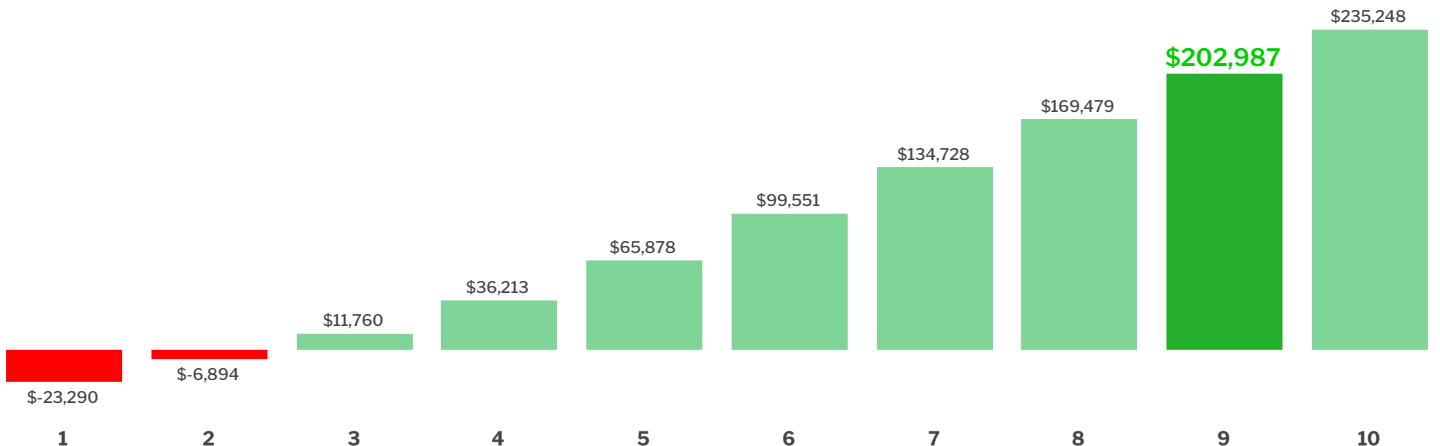
\$0

Real Estate Commission: **6%**
 Based on **\$717,371** 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

\$202,987



Initial Closing Costs	-\$9,496	Appreciation Gain	\$242,571
Cashflow Difference	-\$53,493	Amortization Gain	\$66,448
Cost To Sell	-\$43,042	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 4.739% assumes a 4.500% simple fixed interest rate assuming \$11,496 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$379,840 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. \$94,960 down payment. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater.