



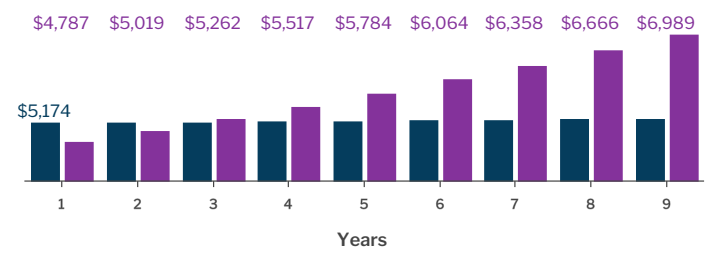
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🏠 Buying \$750,000 vs. Renting 🏢

My Property (Davidson County, TN)

Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$4,093	\$4,716	\$6,885
Prop. Tax / Ins.	\$769	\$71	\$104
Maint. & Repairs	\$312	\$0	\$0
Monthly Exp.	\$5,174	\$4,787	\$6,989
Total Cashflow	\$563,779		\$627,689
Interest Rate	APR 7.352%*	Annual Rental Increase 4.844%	



Cashflow Difference \$63,910

Appreciation Gain \$288,165

Starting Home Value: **\$750,000**
 Forecasted Appreciation (Avg./Yr): **3.68%**
 Estimated Value After 9 Years: **\$1,038,165**

Amortization Gain \$71,008

Original Loan Amount: **\$600,000**
 Remaining Principal Balance: **\$528,992**

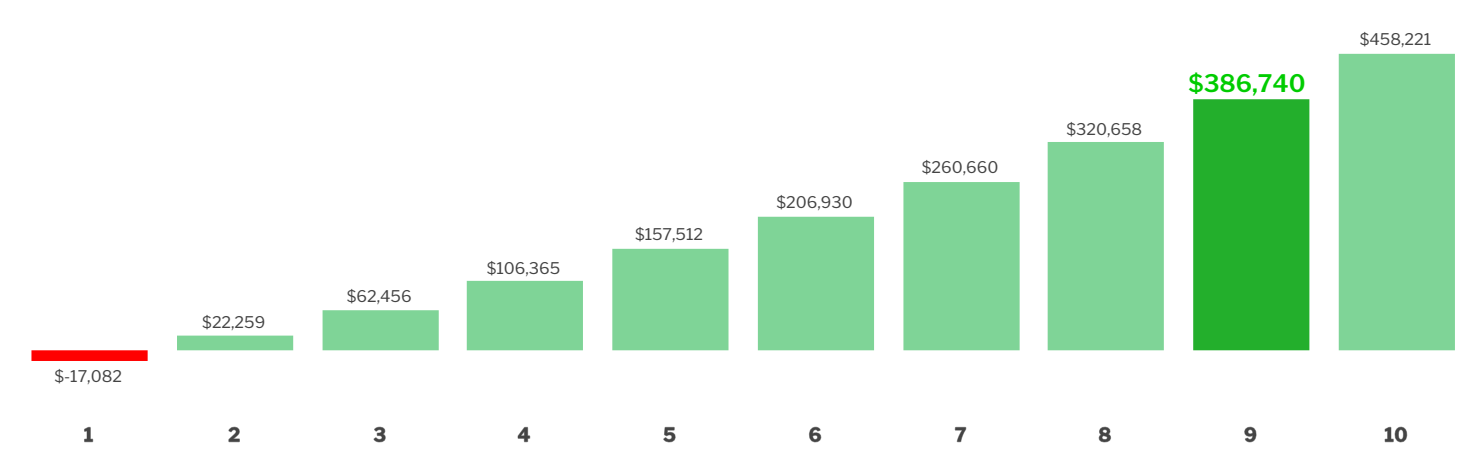
Cost To Sell \$62,290

Real Estate Commission: **6%**
 Based on **\$1,038,165** Future Value after 9 Years

Tax Benefit† \$40,948

Standard Deduction **\$27,700** in **22%** Tax Bracket Benefit Above
 Standard Deduction after 9 Years

Net Gain by Buying a Home \$386,741



Initial Closing Costs	-\$15,000	Appreciation Gain	\$288,165
Cashflow Difference	\$63,910	Amortization Gain	\$71,008
Cost To Sell	-\$62,290	Tax Benefit†	\$40,948

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*Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time. 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 7.352% assumes a 7.25% simple fixed interest rate assuming \$15,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$600,000 with 360 monthly payments at the assumed simple interest rate (Current as of 9/28/2023).
 †Lender is not a tax consultation firm. Please seek advice from a tax professional. Source: MBS Highway, Zillow Economic Data, MLS Data provided by Listing Booster. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.