

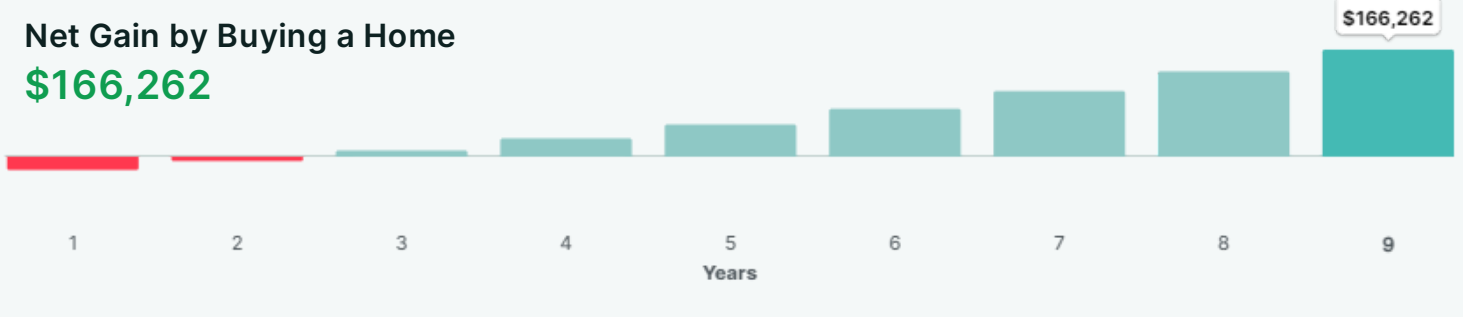
# Buy vs Rent Comparison (Year 9)

**\$339,000**  
Purchase price

**75044, Dallas, TX**  
ZIP Code, County, State

## Net Gain by Buying a Home

**\$166,262**



<b>Appreciation Gain</b>	<b>\$129,509</b>	<b>Amortization Gain</b>	<b>\$41,042</b>	<b>Tax Benefit Over Renting†</b>	<b>\$0</b>
Historical App. (Avg/Yr): <b>3.66%</b>		Original Loan Amount: <b>\$310,439</b>		Standard Deduction is <b>\$29,200</b>	
Est. Value After 9 Years: <b>\$468,509</b>		Remaining Principal: <b>\$269,397</b>		for 22% Tax Bracket After 9 Years	
<b>Cashflow Difference</b>	<b>\$35,940</b>	<b>Purchase Closing Cost</b>	<b>-\$12,119</b>	<b>Cost To Sell Est. 6%</b>	<b>-\$28,111</b>

**YEAR 9**

**Total Renting**

**\$345,684**

Annual Rental Increase: 5.781%

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**Total Buying**

**\$309,744**

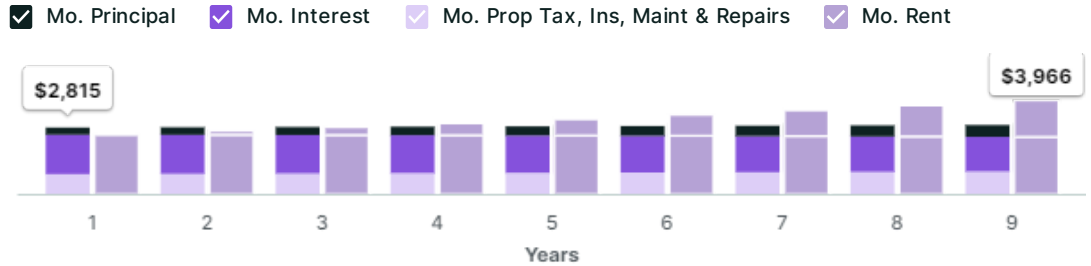
Interest Rate: **6.500%**

APR: **6.858%\***


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**Est. Cashflow Difference**

**\$35,940**



	YEAR 1		YEAR 5		YEAR 9	
	Buying	Renting	Buying	Renting	Buying	Renting
Principal/Rent	\$ 298	\$ 2,493	\$ 386	\$ 3,121	\$ 500	\$ 3,908
Interest	\$ 1,664	-	\$ 1,576	-	\$ 1,462	-
Prop. Tax, Ins., Maint. & Repairs	\$ 853	\$ 37	\$ 905	\$ 46	\$ 961	\$ 58
<b>Estimated Expenses</b>	<b>\$ 2,815</b>	<b>\$ 2,530</b>	<b>\$ 2,867</b>	<b>\$ 3,167</b>	<b>\$ 2,923</b>	<b>\$ 3,966</b>

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Current as of 03/12/2024. Not an offer for credit. Full application, credit, income, and asset documentation are required for underwriting approval.

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