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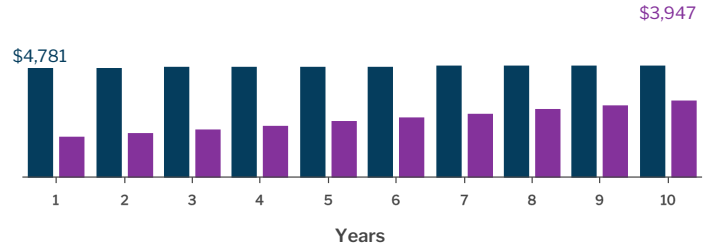


Buying \$580,000 vs. Renting

My Property (San Diego County, CA)

Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr10
Monthly P & I	\$3,342	\$3,000	\$3,914
Prop. Tax / Ins.	\$864	\$25	\$33
Maint. & Repairs	\$575	\$0	\$0
Monthly Exp.	\$4,781	\$3,025	\$3,947
Total Cashflow	\$577,688		\$415,700
Interest Rate	APR 6.625%	Annual Rental Increase 3.000%	
	APR 6.787%*		



Cashflow Difference

-\$161,988

Appreciation Gain

\$363,807

Starting Home Value: **\$580,000**
 Forecasted Appreciation (Avg./Yr): **4.99%**
 Estimated Value After 10 Years: **\$943,807**

Amortization Gain

\$78,090

Original Loan Amount: **\$522,000**
 Remaining Principal Balance: **\$443,910**

Cost To Sell

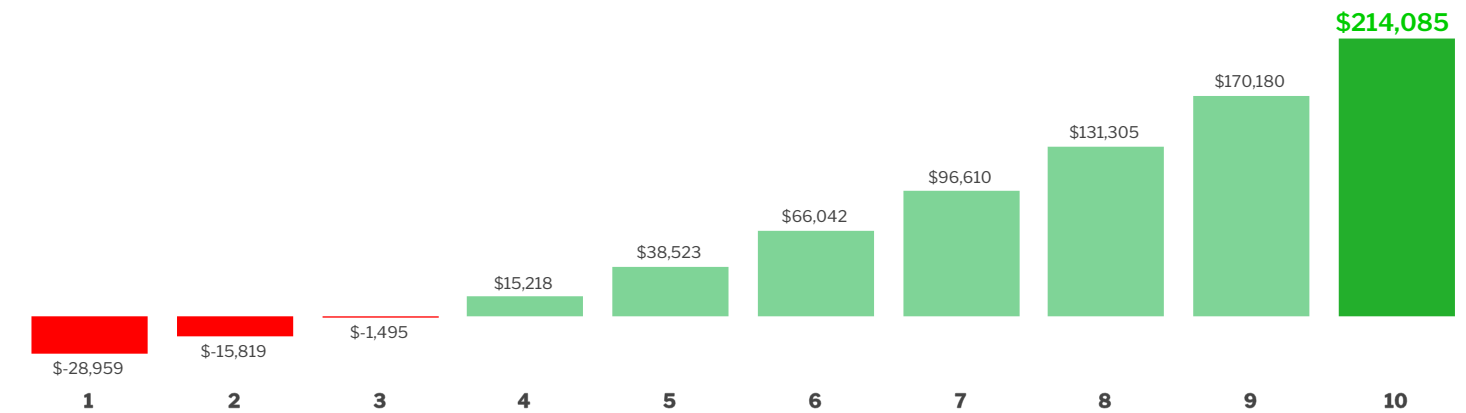
Real Estate Commission: **6%** **\$56,628**
 Based on **\$943,807** Future Value after 10 Years

Tax Benefit†

Standard Deduction **\$29,200** in **2%** Tax Bracket Benefit Above
 Standard Deduction after 10 Years **\$2,405**

Net Gain by Buying a Home

\$214,086



Initial Closing Costs	-\$11,600	Appreciation Gain	\$363,807
Cashflow Difference	-\$161,988	Amortization Gain	\$78,090
Cost To Sell	-\$56,628	Tax Benefit†	\$2,405



†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.

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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 6.787% assumes a 6.625% simple fixed interest rate assuming \$20,291 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$522,000 with 360 monthly payments at the assumed simple interest rate (Current as of 1/11/2024).