

# Rent or Buy... You Decide

We understand that homeownership is the American dream, and that it's one of the most important steps that we will take in life. We don't sell homes or provide mortgage loans, but we provide title insurance and settlement services when one purchases a home. If you are not sure whether to buy or rent, consider the information below which shows the amount of rent you might pay over the course of 30 years and the economic disadvantages it has when compared to buying.

RENT	5 YEARS	10 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
\$1,000.00	\$60,000.00	\$120,000.00	\$180,000.00	\$240,000.00	\$300,000.00	\$360,000.00
\$1,200.00	\$72,000.00	\$144,000.00	\$216,000.00	\$288,000.00	\$360,000.00	\$432,000.00
\$1,400.00	\$84,000.00	\$168,000.00	\$252,000.00	\$336,000.00	\$420,000.00	\$504,000.00
\$1,600.00	\$96,000.00	\$192,000.00	\$288,000.00	\$384,000.00	\$480,000.00	\$576,000.00
\$1,800.00	\$108,000.00	\$216,000.00	\$324,000.00	\$432,000.00	\$540,000.00	\$648,000.00
\$2,000.00	\$120,000.00	\$240,000.00	\$360,000.00	\$480,000.00	\$600,000.00	\$720,000.00
\$2,200.00	\$132,000.00	\$264,000.00	\$396,000.00	\$528,000.00	\$660,000.00	\$792,000.00
\$2,400.00	\$144,000.00	\$288,000.00	\$432,000.00	\$576,000.00	\$720,000.00	\$864,000.00
\$2,600.00	\$156,000.00	\$312,000.00	\$468,000.00	\$624,000.00	\$780,000.00	\$936,000.00
\$2,800.00	\$168,000.00	\$336,000.00	\$504,000.00	\$672,000.00	\$840,000.00	\$1,008,000.00
\$3,000.00	\$180,000.00	\$360,000.00	\$540,000.00	\$720,000.00	\$900,000.00	\$1,080,000.00

## RENT

- 🏠 No interest payment deductions
- 🏠 Rental amount may increase at any time
- 🏠 Landlord approval needed for any changes
- 🏠 No capitalization; your money disappears forever
- 🏠 Rental is temporary and is often subject to 30 day's notice

## BUY

- 🏠 Excellent deductions for your mortgage interest paid
- 🏠 Mortgage payments could be fixed
- 🏠 Decorate and make changes, without prior approval
- 🏠 The value of your property will probably increase in time
- 🏠 Your house will become a home, not a temporary living situation; you are not at the mercy of a landlord

If you decide to purchase a home, our knowledgeable professionals are ready to meet your specific needs today, and we do it with a level of service and friendliness that is hard to beat in this industry.

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