

# Your new home...



## Renting vs. Buying



Everyone needs a place to call home sweet home. You have two options when choosing a new home: **rent or buy**. The main difference between renting and buying is who gets your check—a landlord or the bank. Weighing costs will be a big part of your decision, but there are other facts to consider.

### Advantages of Home Ownership

**Fact:** Interest rates are still at historic lows.

**Fact:** Renting deprives you of large tax breaks.

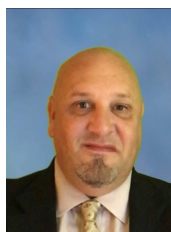
**Fact:** A home is a leveraged investment using other peoples' money.

**Fact:** Real estate continues to be an excellent return on investment.

#### Look at how much you spend on rent in just a few years!

Monthly Rent	3 years	4 years	5 years	6 years
\$1100	\$39,600	\$52,800	\$66,000	\$79,200
\$1200	\$43,200	\$57,600	\$72,000	\$86,400
\$1300	\$46,800	\$62,400	\$78,000	\$93,600
\$1400	\$50,400	\$67,200	\$84,000	\$100,800

**IT'S TIME TO STOP PAYING SOMEONE ELSE AND INVEST IN YOUR OWN FUTURE!**



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