

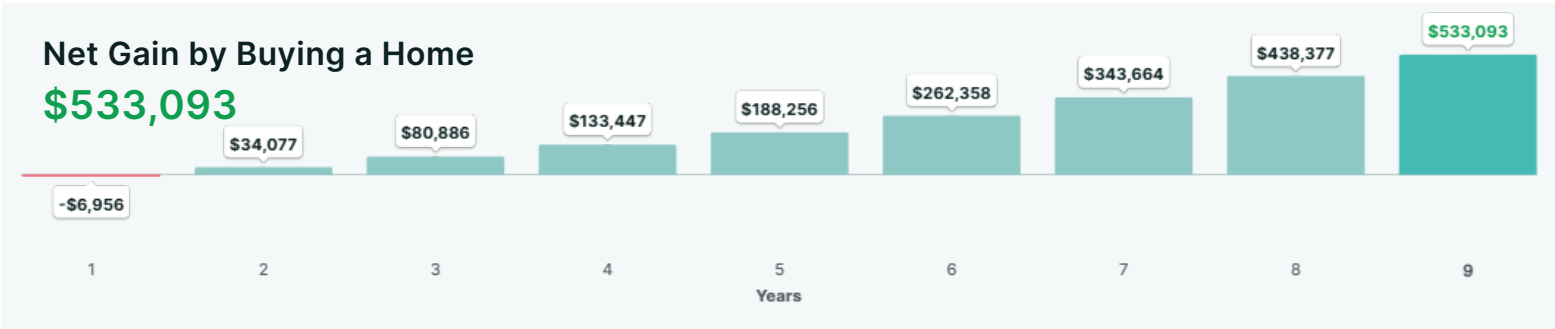
Buy vs Rent Comparison (Year 9)

\$808,000

Purchase price

91701, San Bernardino, CA

ZIP Code, County, State



Appreciation Gain	\$415,867	Amortization Gain	\$101,630	Tax Benefit Over Renting†	\$42,461
Forecasted App. (Avg/Yr): 4.72%		Original Loan Amount: \$767,600		Standard Deduction is \$32,200	
Est. Value After 9 Years: \$1,223,867		Remaining Principal: \$665,970		for 22% Tax Bracket After 9 Years	
Cashflow Difference	\$37,800	Purchase Closing Cost	-\$15,711	Cost To Sell Est. 4%	-\$48,955

YEAR 9

Total Renting

\$708,000

Annual Rental Increase: 5.797%

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Total Buying

\$670,200

Interest Rate: 6.490%

APR: 6.747%*

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Est. Cashflow Difference

\$37,800

☒ Mo. Principal ☒ Mo. Interest ☒ Mo. Prop Tax, Ins, Maint & Repairs ☒ Mo. Rent

	YEAR 1		YEAR 5		YEAR 9	
	Buying	Renting	Buying	Renting	Buying	Renting
Principal/Rent	\$ 738	\$ 5,101	\$ 956	\$ 6,390	\$ 1,238	\$ 8,006
Interest	\$ 4,109	-	\$ 3,891	-	\$ 3,608	-
Prop. Tax, Ins., Maint. & Repairs	\$ 1,314	\$ 77	\$ 1,358	\$ 96	\$ 1,406	\$ 121
Estimated Expenses	\$ 6,161	\$ 5,178	\$ 6,205	\$ 6,487	\$ 6,252	\$ 8,127

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