

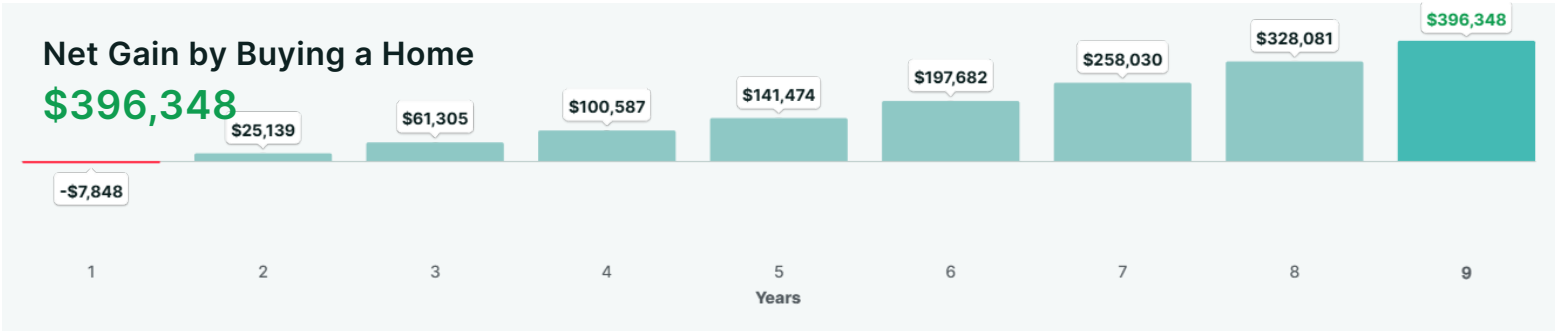
Buy vs Rent Comparison (Year 9)

\$720,000

Purchase price

92870, Orange, CA

ZIP Code, County, State



Appreciation Gain Forecasted App. (Avg/Yr): 4.96% Est. Value After 9 Years: \$1,113,335	\$393,335	Amortization Gain Original Loan Amount: \$648,000 Remaining Principal: \$565,407	\$82,593	Tax Benefit Over Renting† Standard Deduction is \$16,100 for 32% Tax Bracket After 9 Years	\$88,169
Cashflow Difference	-\$108,816	Purchase Closing Cost	-\$14,400	Cost To Sell Est. 4%	-\$44,533

YEAR 9

Total Renting

\$465,624

Annual Rental Increase: 3.500%

—

Total Buying

\$574,440

Interest Rate: 6.750%

APR: 6.950%*

=

Est. Cashflow Difference

-\$108,816

☒ 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	\$ 593	\$ 3,687	\$ 777	\$ 4,231	\$ 1,017	\$ 4,856
Interest	\$ 3,609	-	\$ 3,426	-	\$ 3,186	-
Prop. Tax, Ins., Maint. & Repairs	\$ 1,081	\$ 55	\$ 1,115	\$ 63	\$ 1,153	\$ 72
Estimated Expenses	\$ 5,284	\$ 3,742	\$ 5,318	\$ 4,295	\$ 5,356	\$ 4,928

John Lemos

NMLS# 613321 • Loan Factory, Inc.

Cell: (951) 256-0812

john.lemos@loanfactory.com

www.loanfactory.com/johnlemos/

CA

Melissa Grace

NMLS# 01739266 • Melissa Grace Real Estate

Cell: (951) 317-3909

melissagracer@gmail.com

www.melissagracer.com

2834 Hamner Ave #319, Norco, CA 92860

LOAN FACTORY

WE GIVE YOU THE CHOICE

EQUAL HOUSING OPPORTUNITY

MBS Highway by Highway

Current as of 06/16/2026. Equal Housing Lender

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. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater. †Lender is not a tax consultation firm. Please seek advice from a tax professional. Sources: MBS Highway, FRED, US Census, BLS, JBRG, NAR, MLS Data provided by Listing Booster. 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 6.95% assumes a 6.75% simple fixed interest rate assuming \$31,183 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$648,000 with 360 monthly payments at the assumed simple interest rate (Current as of 06/16/2026). †Lender is not a tax consultation firm. Please seek advice from a tax professional. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.