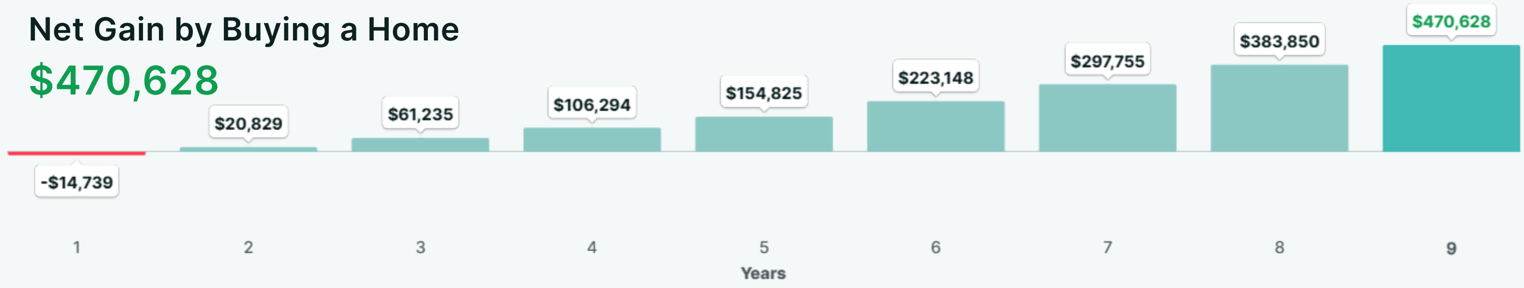
Buy vs Rent Comparison (Year 9)

$908,888
Purchase price

91745, Los Angeles, CA
ZIP Code, County, State

Net Gain by Buying a Home

$470,628



Appreciation Gain — $491,682
Forecasted App. (Avg/Yr): **4.92%**
Est. Value After **9** Years: **$1,400,570**

Amortization Gain — $112,137
Original Loan Amount: **$817,999**
Remaining Principal: **$705,862**

Tax Benefit Over Renting† — $42,082
Standard Deduction is **$32,200**
for **22%** Tax Bracket After **9** Years

Cashflow Difference — -$104,751

Purchase Closing Cost — -$14,500

Cost To Sell Est. 4% — -$56,023

YEAR 9
Total Renting
$591,852
Annual Rental Increase: **4.266%**

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Total Buying
$696,603
Interest Rate: **6.250%**
APR: **6.435%***

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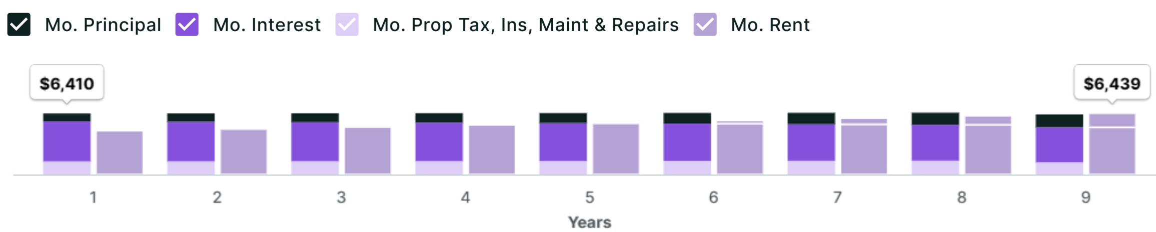
Est. Cashflow Difference
-$104,751



	YEAR 1 Buying	YEAR 1 Renting	YEAR 5 Buying	YEAR 5 Renting	YEAR 9 Buying	YEAR 9 Renting
Principal/Rent	$ 822	$ 4,542	$ 1,055	$ 5,368	$ 1,353	$ 6,344
Interest	$ 4,215	-	$ 3,982	-	$ 3,683	-
Prop. Tax, Ins., Maint. & Repairs	$ 1,374	$ 68	$ 1,418	$ 80	$ 1,275	$ 95
Estimated Expenses	**$ 6,410**	**$ 4,610**	**$ 6,455**	**$ 5,448**	**$ 6,312**	**$ 6,439**

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