

# TIRED OF RENTING?

Buying a \$400,000 home may be more affordable than you think!



## Monthly Payment\*\*

Rent	Buy
\$2,300	\$2,100

## Down Payment

Rent	Buy
\$4,600	\$12,000

## Equity After 3 Years

Rent	Buy
\$0	\$67,940

As little as 3% down with NO mortgage insurance

Gift funds allowed for full down payment

We've arranged for you to get a custom...

## RENT VS. BUY TAX PROJECTION

- No Cost
- No Obligation
- Personalized For You
- From Licensed Tax Preparer

Call **(your number here)** to get yours today!

\*\*Sample monthly payment for "buy" displays the **effective, after-tax** payment. Assumptions: \$400,000 purchase, 3% down, 4.75% mortgage rate, 30 year fixed fully-amortized mortgage, 25% IRS marginal tax bracket, 9.3% CA marginal tax bracket, full year of mortgage interest and property taxes paid (= \$18,300 interest + \$5,000 taxes), 1.25% annual property tax rate, condo with \$300 HOA dues, \$25 monthly insurance premium. Equity figure calculated using principal pay down on loan and modest 3% annual home appreciation. Effective, after-tax payment shown as relative comparison to renting. NMLS Lic. #: 276371. BRE Lic. #: 01369552.