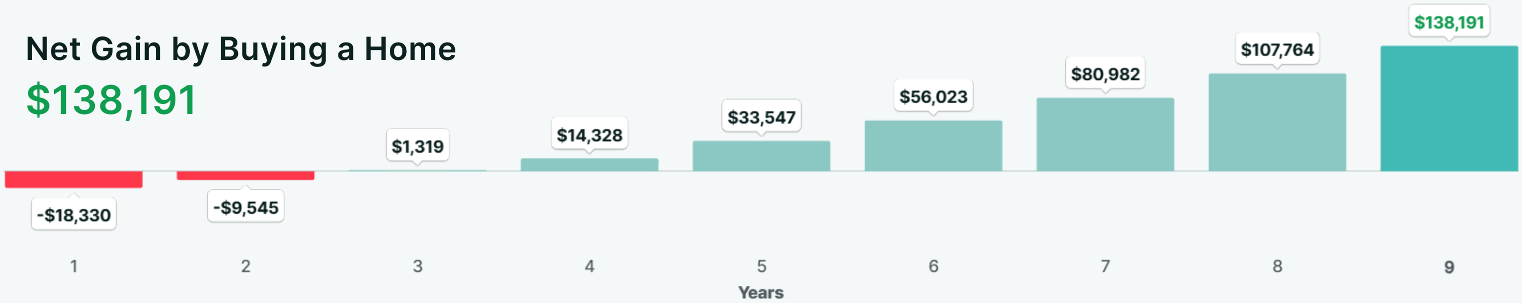
Buy vs Rent Comparison (Year 9)

$350,000
Purchase price

92105, San Diego, CA
ZIP Code, County, State

Net Gain by Buying a Home

$138,191



Appreciation Gain $189,275
Forecasted App. (Avg/Yr): **4.92%**
Est. Value After **9** Years: **$539,275**

Amortization Gain $39,417
Original Loan Amount: **$315,000**
Remaining Principal: **$275,583**

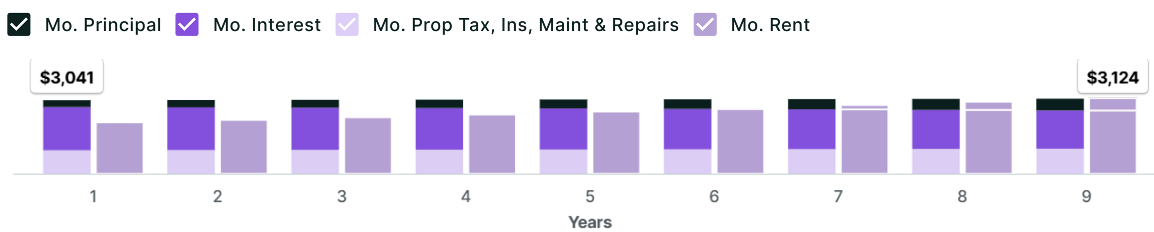
Tax Benefit Over Renting† $0
Standard Deduction is **$32,200**
for **22%** Tax Bracket After **9** Years

Cashflow Difference -$51,144

Purchase Closing Cost -$7,000

Cost To Sell Est. 6% -$32,356

YEAR 9
Total Renting
$280,560
Annual Rental Increase: **4.922%**
–
Total Buying
$331,704
Interest Rate: **6.875%**
APR: **7.145%***
=
Est. Cashflow Difference
-$51,144



	YEAR 1 Buying	YEAR 1 Renting	YEAR 5 Buying	YEAR 5 Renting	YEAR 9 Buying	YEAR 9 Renting
Principal/Rent	$ 282	$ 2,100	$ 371	$ 2,545	$ 488	$ 3,084
Interest	$ 1,788	-	$ 1,699	-	$ 1,582	-
Prop. Tax, Ins., Maint. & Repairs	$ 971	$ 27	$ 1,001	$ 33	$ 1,034	$ 40
Estimated Expenses	**$ 3,041**	**$ 2,127**	**$ 3,071**	**$ 2,578**	**$ 3,103**	**$ 3,124**

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