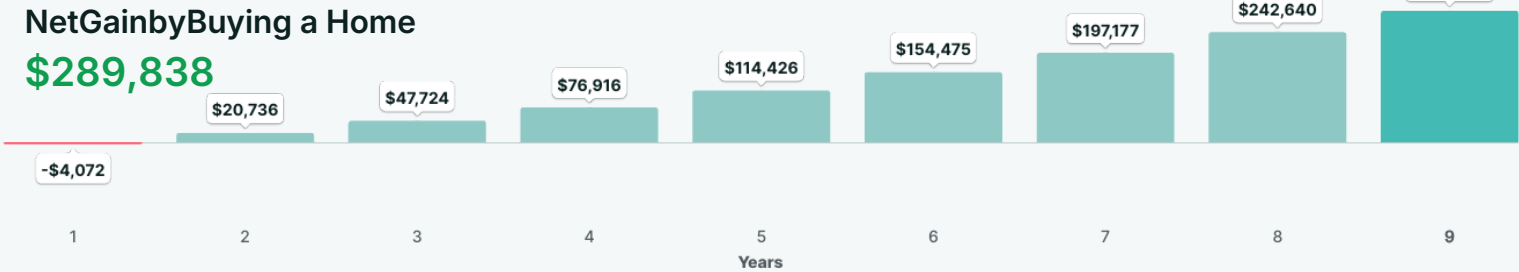


Buy vs Rent Comparison (Year 9)

\$500,000
Purchase price

84107, Salt Lake, UT
ZIP Code, County, State



Appreciation Gain
Forecasted App. (Avg/Yr): 4.83%
Est. Value After 9 Years: \$764,618

\$264,618

Amortization Gain
Original Loan Amount: \$450,000
Remaining Principal: \$388,311

\$61,689

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

\$0

Cashflow Difference

\$4,116

Purchase Closing Cost

-\$10,000

Cost To Sell Est. 4%

-\$30,585

YEAR 9

Total Renting

\$391,476

Annual Rental Increase: 2.734%

—

Total Buying

\$387,360

Interest Rate: 6.250%
APR: 6.515%*

=

Est. Cashflow Difference

\$4,116

☒ 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	\$ 452	\$ 3,200	\$ 580	\$ 3,565	\$ 744	\$ 3,971
Interest	\$ 2,319	-	\$ 2,191	-	\$ 2,026	-
Prop. Tax, Ins., Maint. & Repairs	\$ 798	\$ 46	\$ 820	\$ 51	\$ 672	\$ 57
Estimated Expenses	\$3,569	\$3,246	\$ 3,591	\$ 3,616	\$3,443	\$4,028

Rate

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