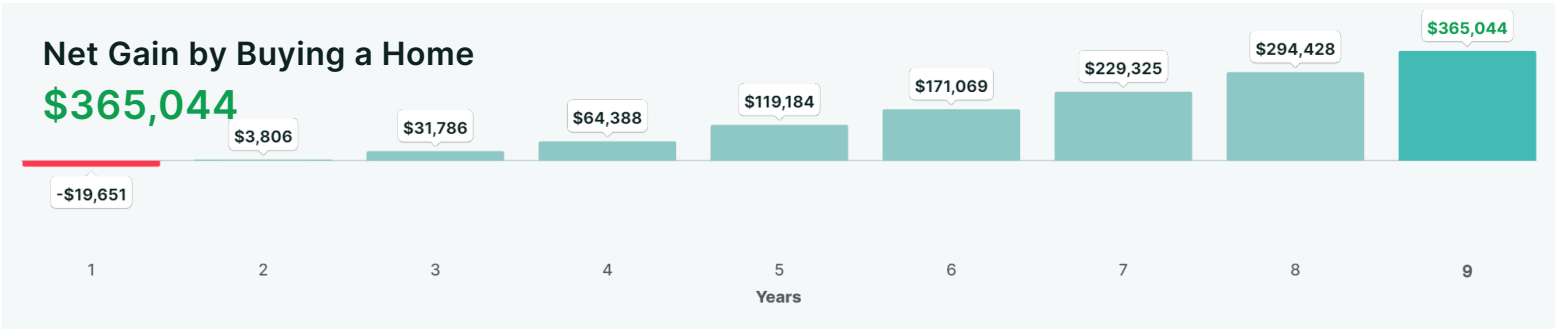


Buy vs Rent Comparison (Year 9)

\$700,000
Purchase price

King, WA
County, State



Appreciation Gain	\$417,177	Amortization Gain	\$83,291	Tax Benefit Over Renting†	\$31,936
Forecasted App. (Avg/Yr): 5.33%		Original Loan Amount: \$630,000		Standard Deduction is \$29,200	
Est. Value After 9 Years: \$1,117,177		Remaining Principal: \$546,709		for 22% Tax Bracket After 9 Years	
Cashflow Difference	-\$108,672	Purchase Closing Cost	-\$14,000	Cost To Sell Est. 4%	-\$44,687

YEAR 9

Total Renting

\$461,676

Annual Rental Increase: 6.000%

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Total Buying

\$570,348

Interest Rate: 6.500%

APR: 6.763%*

=

Est. Cashflow Difference

-\$108,672

☒ 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	\$ 604	\$ 3,300	\$ 783	\$ 4,166	\$ 1,015	\$ 5,260
Interest	\$ 3,378	-	\$ 3,199	-	\$ 2,967	-
Prop. Tax, Ins., Maint. & Repairs	\$ 1,255	\$ 48	\$ 1,298	\$ 61	\$ 1,345	\$ 77
Estimated Expenses	\$ 5,237	\$ 3,348	\$ 5,280	\$ 4,227	\$ 5,327	\$ 5,336



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