

Buy vs Rent Comparison (Year 9)

\$1,500,000
Purchase price

94107, San Francisco, CA
ZIP Code, County, State

Net Gain by Buying a Home

\$555,910



Appreciation Gain

\$864,133

Forecasted App. (Avg/Yr): **5.18%**
Est. Value After 9 Years: **\$2,364,133**

Amortization Gain

\$143,390

Original Loan Amount: **\$1,125,000**
Remaining Principal: **\$981,610**

Tax Benefit Over Renting†

\$67,703

Standard Deduction is **\$29,200**
for 24% Tax Bracket After 9 Years

Cashflow Difference

-\$414,432

Purchase Closing Cost

-\$10,319

Cost To Sell Est. 4%

-\$94,565

30 Year Fixed

YEAR 9

Total Renting

\$581,652

Annual Rental Increase: **5.625%**

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Total Buying

\$996,084

Interest Rate: **6.750%**

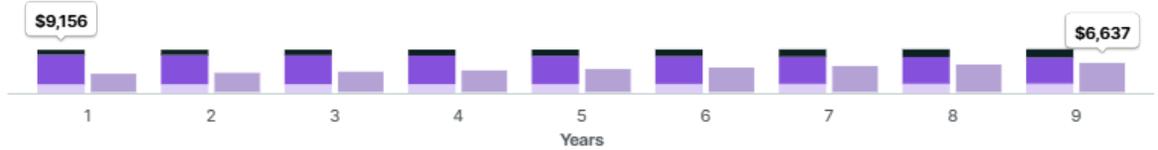
APR: **6.768%***

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Est. Cashflow Difference

-\$414,432

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	\$ 1,030	\$ 4,200	\$ 1,349	\$ 5,228	\$ 1,765	\$ 6,507
Interest	\$ 6,266	-	\$ 5,948	-	\$ 5,531	-
Prop. Tax, Ins., Maint. & Repairs	\$ 1,859	\$ 84	\$ 1,925	\$ 105	\$ 1,996	\$ 130
Estimated Expenses	\$ 9,156	\$ 4,284	\$ 9,222	\$ 5,332	\$ 9,293	\$ 6,637



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