



BROADVIEW

M O R T G A G E

Mortgage Bankers Since 1988



Buy vs. Rent Analysis

Danny Espinoza

Loan Information	
Loan Amount	\$ 291,000.00
APR Fees	\$ 5,000.00
Rate	5.000%
Term (Years)	30
Interest Only	NO
Taxes (Monthly)	\$ 312.50
P & I Payment	\$ 1,562.15
Principal & Interest & Taxes	\$ 1,874.65
APR	5.150%

Tax Information	
Tax Rate	28.000%

Renting Information	
Current Monthly Rent	\$ 1,800.00
Annual Rent Increase	3.000%

Housing	
Sales Price	\$ 300,000.00
Annual Property Appreciation	5.000%

Tax Adjusted Payments	
Year One	\$ 1,449.93
Year Two	\$ 1,455.05
Year Three	\$ 1,460.44
Year Four	\$ 1,466.10
Year Five	\$ 1,472.05

Tax Savings	Monthly	Annual
Year One	\$ 424.72	\$ 5,096.70
Year Two	\$ 419.60	\$ 5,035.20
Year Three	\$ 414.21	\$ 4,970.55
Year Four	\$ 408.55	\$ 4,902.59
Year Five	\$ 402.60	\$ 4,831.15

Totals	5 Years	10 Years
Cost of Buying	\$ 87,642.87	\$ 187,672.33
Cost of Renting - 5 Years	\$ 116,364.08	\$ 251,534.55
Difference In Cost	\$ (28,721.21)	\$ (63,862.23)
Equity After 5 Years	\$ 107,778.39	\$ 213,294.59



1164 N. Monte Vista Drive Suite 4

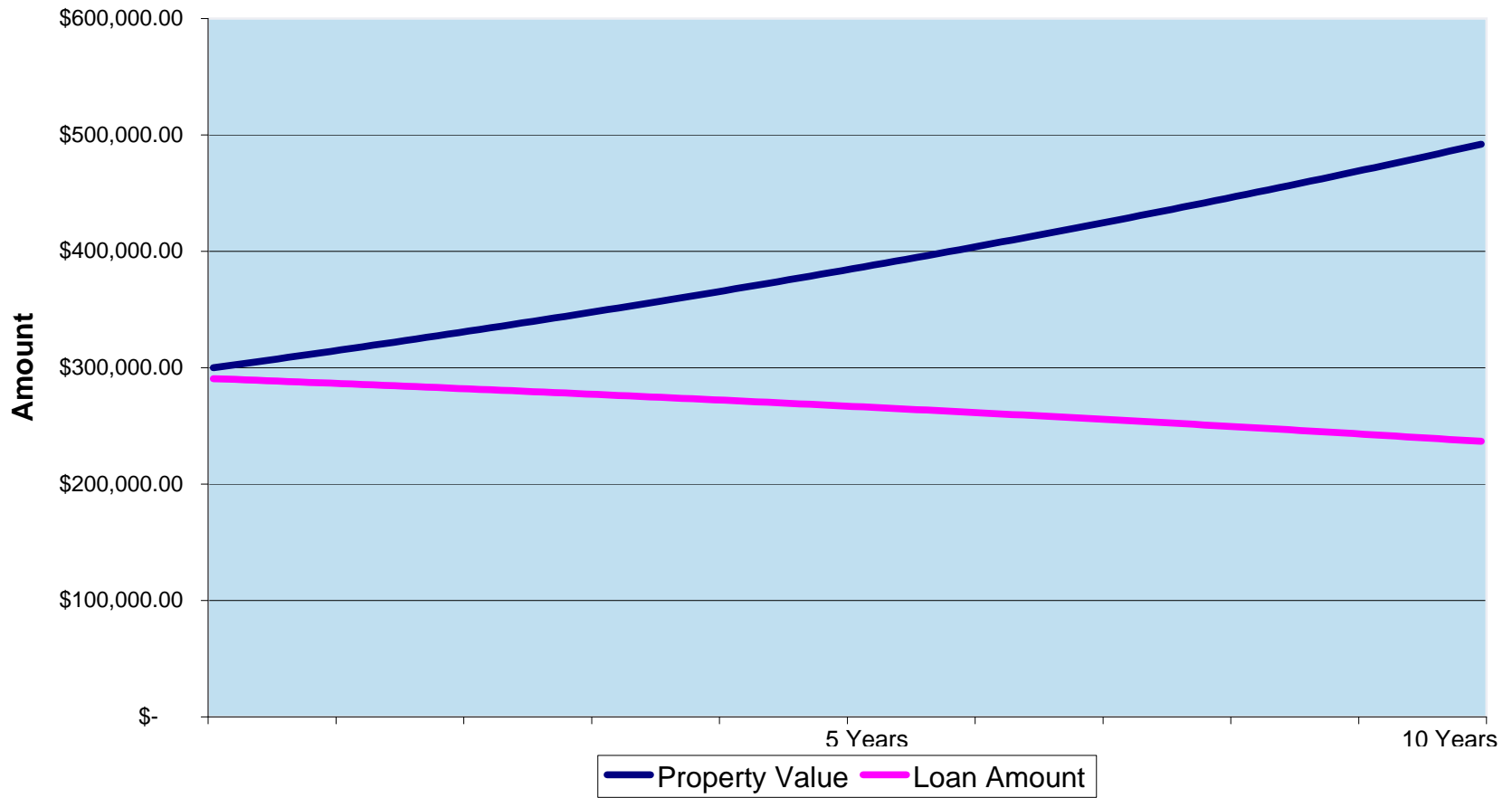
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Payment Information Does not include Mello Roos if applicable. On Adjustable Rate Mortgages (ARM) rate/APR may be increased during the term of the loan. Licensed by the Department of Corporations under the California Residential Act License #813B544. Subject to applicant and property qualification and availability of funds. Subject to change without notice. Rates and terms apply only to subject programs. Registered with the Nationwide Mortgage Licensing System and registry, Broadview Mortgage #170528. Branch NMLS #170952.

Property Value Vs. Loan Amount



Rent Vs. Mortgage Payment

