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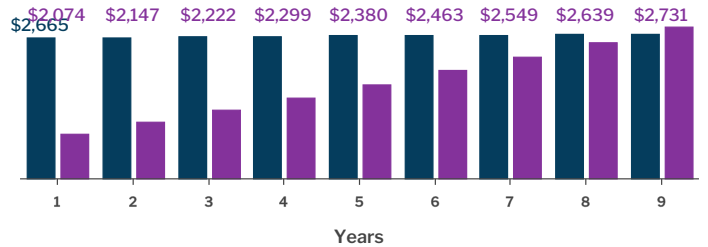


## 🏠 Buying \$365,000 vs. Renting 🏢

El Paso County, Colorado

### Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$1,959	\$2,050	\$2,699
Prop. Tax / Ins.	\$554	\$24	\$32
Maint. & Repairs	\$152	\$0	\$0
Monthly Exp.	<b>\$2,665</b>	<b>\$2,074</b>	<b>\$2,731</b>
Total Cashflow	<b>\$289,250</b>		<b>\$257,657</b>



Interest Rate	APR	Annual Rental Increase
5.000%	5.182%	3.5%

Cashflow Difference **\$-31,593**

**Appreciation Gain**  
**\$195,918**

Starting Home Value: **\$365,000**  
 Historical Appreciation (Avg./Yr): **4.89%**  
 Estimated Value After 9 Years: **\$560,918**

**Amortization Gain**  
**\$59,664**

Original Loan Amount: **\$365,000**  
 Remaining Principal Balance: **\$305,336**  
 Amortization Gained after 9 Years

Cost To Sell **\$33,655** Tax Benefit **\$0**

Real Estate Commission: **6%** Standard Deduction **\$24,400** in 22% Tax Bracket Benefit Above Standard Deduction after 9 Years  
 Based on **\$560,918** Future Value after 9 Years

## Net Gain by Buying a Home **\$183,834**

