

Buying vs. Renting

The advantages of owning your own home

✔ Freedom

✔ Equity

✔ Stability

Rent

- Landlord restrictions
- Maintenance depends on landlord
- Pet and guest limits

- Your rent pays your landlord's mortgage
- No increase in your equity with rent payment or market value
- No tax breaks

- Always the threat of rent increases, future fees, and eviction
- Neighbors constantly changing

Own

- Paint, décor, appliances – for you to decide!
- Do your own upgrades and repairs
- Open your home to whomever you would like!

- As you pay down the loan balance, your equity grows
- Your home's appreciating value increases your wealth
- Deduct mortgage interest and property taxes from your income

- Your mortgage payments end when your loan is paid – and it's your home!
- Fewer changes in neighbors, more sense of community
- Fixed mortgage payment remains consistent for the life of the loan, allowing you to budget more easily and focus on other financial goals.

Let's talk about your options today!



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