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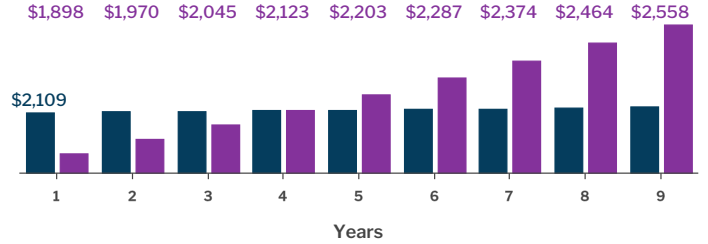


Buying \$400,000 vs. Renting

My Property (Denver County, CO)

Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr9
Monthly P & I	\$1,518	\$1,870	\$2,520
Prop. Tax / Ins.	\$425	\$28	\$38
Maint. & Repairs	\$166	\$0	\$0
Monthly Exp.	\$2,109	\$1,898	\$2,558
Total Cashflow	\$229,287		\$238,565
Interest Rate	APR 3.000%	Annual Rental Increase 3.8%	



Cashflow Difference

\$9,278

Appreciation Gain

\$185,944

Starting Home Value: **\$400,000**
 Forecasted Appreciation (Avg./Yr): **4.33%**
 Estimated Value After 9 Years: **\$585,944**

Amortization Gain

\$76,486

Original Loan Amount: **\$360,000**
 Remaining Principal Balance: **\$283,514**

Cost To Sell

Real Estate Commission: **5%**

Based on **\$585,944** Future Value after 9 Years

\$29,297

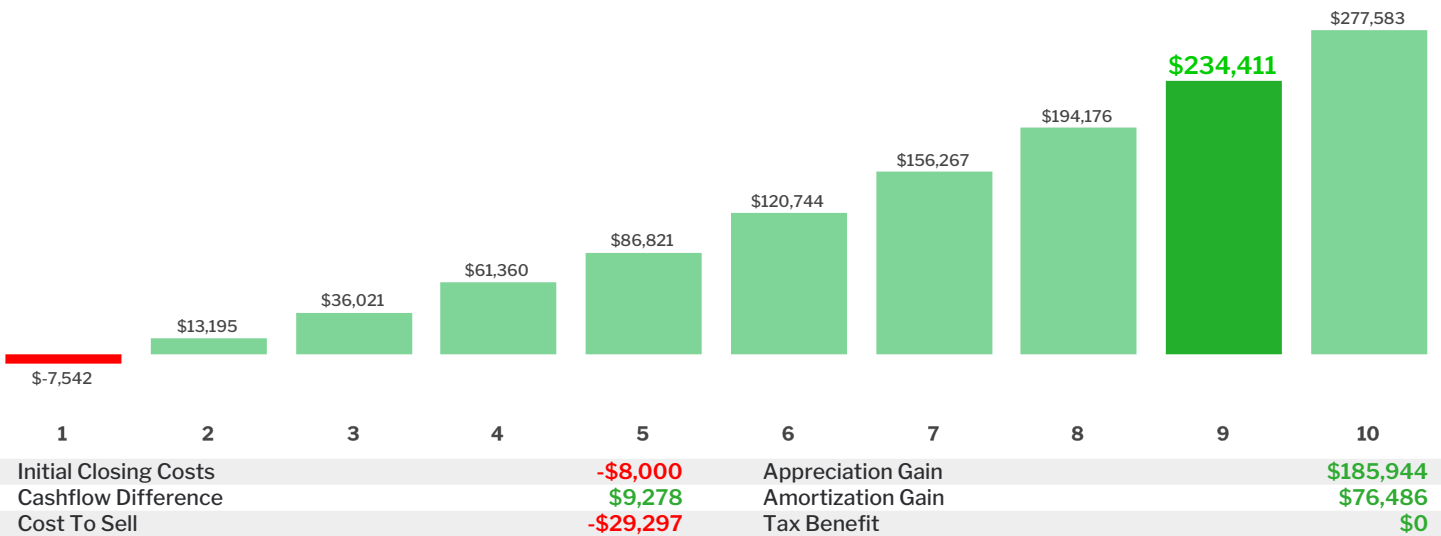
Tax Benefit

Standard Deduction **\$24,800** in 22% Tax Bracket Benefit Above Standard Deduction after 9 Years

\$0

Net Gain by Buying a Home

\$234,411



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