

# rent vs. buy

WHY PAY RENT WHEN YOU COULD BUILD EQUITY IN A HOME.



Have you ever considered how much you pay in rent over an extended period of time? It is probably a lot more than you realize. The amount you spend for rent each month could be applied to a mortgage, not only building equity in your own property, but-in most cases-substantially reducing the Federal and State income taxes you pay each year. And what happens to your rent money? It's gone! There's no interest, no equity, no return.

To determine your home-buying ability, call your real estate agent or lender. The consultation is free-no strings attached-so make the call today!

MONTHLY PAYMENT	AFTER 1 YEAR	AFTER 3 YEARS	AFTER 5 YEARS	AFTER 10 YEARS	AFTER 15 YEARS	YOUR RETURN
\$400	\$4,800	\$14,400	\$24,000	\$48,000	\$72,000	\$0
\$500	\$6,000	\$18,000	\$30,000	\$60,000	\$90,000	\$0
\$600	\$7,200	\$21,600	\$36,000	\$72,000	\$108,000	\$0
\$700	\$8,400	\$25,200	\$42,000	\$84,000	\$126,000	\$0
\$800	\$9,600	\$28,800	\$48,000	\$96,000	\$144,000	\$0
\$900	\$10,800	\$32,400	\$54,000	\$108,000	\$162,000	\$0
\$1,000	\$12,000	\$36,000	\$60,000	\$120,000	\$180,000	\$0
\$1,100	\$13,200	\$39,600	\$66,000	\$132,000	\$198,000	\$0
\$1,200	\$14,400	\$43,200	\$72,000	\$144,000	\$216,000	\$0
\$1,300	\$15,600	\$46,800	\$78,000	\$156,000	\$234,000	\$0
\$1,400	\$16,800	\$50,400	\$84,000	\$168,000	\$252,000	\$0
\$1,500	\$18,000	\$54,000	\$90,000	\$180,000	\$270,000	\$0
\$1,750	\$21,000	\$63,000	\$105,000	\$210,000	\$315,000	\$0
\$2,000	\$24,000	\$72,000	\$120,000	\$240,000	\$360,000	\$0
\$2,500	\$30,000	\$90,000	\$150,000	\$300,000	\$450,000	\$0

See reverse side for sample mortgage payment table.

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**First American Title™**

**SAMPLE MORTGAGE PAYMENT  
30-YEAR LOAN / PRINCIPAL & INTEREST ONLY**

<b>LOAN AMOUNT</b>	<b>INTEREST RATE</b>								
	<b>3%</b>	<b>3.5%</b>	<b>4%</b>	<b>4.5%</b>	<b>5%</b>	<b>5.5%</b>	<b>6%</b>	<b>6.5%</b>	<b>7%</b>
<b>\$80,000</b>	337	359	382	405	429	454	480	506	532
<b>\$90,000</b>	379	404	430	456	483	511	540	569	599
<b>\$100,000</b>	422	449	477	507	537	568	600	632	665
<b>\$110,000</b>	464	494	525	557	591	625	660	695	732
<b>\$120,000</b>	506	539	573	608	644	681	719	758	798
<b>\$130,000</b>	548	584	621	659	698	738	779	822	865
<b>\$140,000</b>	590	629	668	709	752	795	839	885	931
<b>\$150,000</b>	632	674	716	760	805	852	899	948	998
<b>\$160,000</b>	675	718	764	811	859	908	959	1,011	1,064
<b>\$170,000</b>	717	763	812	861	913	965	1,019	1,075	1,131
<b>\$180,000</b>	759	808	859	912	966	1,022	1,079	1,138	1,198
<b>\$190,000</b>	801	853	907	963	1,020	1,079	1,139	1,201	1,264
<b>\$200,000</b>	843	898	955	1,013	1,074	1,136	1,199	1,264	1,331
<b>\$210,000</b>	885	943	1,003	1,064	1,127	1,192	1,259	1,327	1,397
<b>\$220,000</b>	928	988	1,050	1,115	1,181	1,249	1,319	1,391	1,464
<b>\$230,000</b>	970	1,033	1,098	1,165	1,235	1,306	1,379	1,454	1,530
<b>\$240,000</b>	1,012	1,078	1,146	1,216	1,288	1,363	1,439	1,517	1,597
<b>\$250,000</b>	1,054	1,123	1,194	1,267	1,342	1,419	1,499	1,580	1,663
<b>\$260,000</b>	1,096	1,168	1,241	1,317	1,396	1,476	1,559	1,643	1,730
<b>\$270,000</b>	1,138	1,212	1,289	1,368	1,449	1,533	1,619	1,707	1,796
<b>\$280,000</b>	1,180	1,257	1,337	1,419	1,503	1,590	1,679	1,770	1,863
<b>\$290,000</b>	1,223	1,302	1,385	1,469	1,557	1,647	1,739	1,833	1,929
<b>\$300,000</b>	1,265	1,347	1,432	1,520	1,610	1,703	1,799	1,896	1,996
<b>\$350,000</b>	1,476	1,572	1,671	1,773	1,879	1,987	2,098	2,212	2,329
<b>\$400,000</b>	1,686	1,796	1,910	2,027	2,147	2,271	2,398	2,528	2,661
<b>\$450,000</b>	1,897	2,021	2,148	2,280	2,416	2,555	2,698	2,844	2,994
<b>\$500,000</b>	2,108	2,245	2,387	2,533	2,684	2,839	2,998	3,160	3,327
<b>\$550,000</b>	2,319	2,470	2,626	2,787	2,953	3,123	3,298	3,476	3,659
<b>\$600,000</b>	2,530	2,694	2,864	3,040	3,221	3,407	3,597	3,792	3,992
<b>\$650,000</b>	2,740	2,919	3,103	3,293	3,489	3,691	3,897	4,108	4,324
<b>\$700,000</b>	2,951	3,143	3,342	3,547	3,758	3,975	4,197	4,424	4,657



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