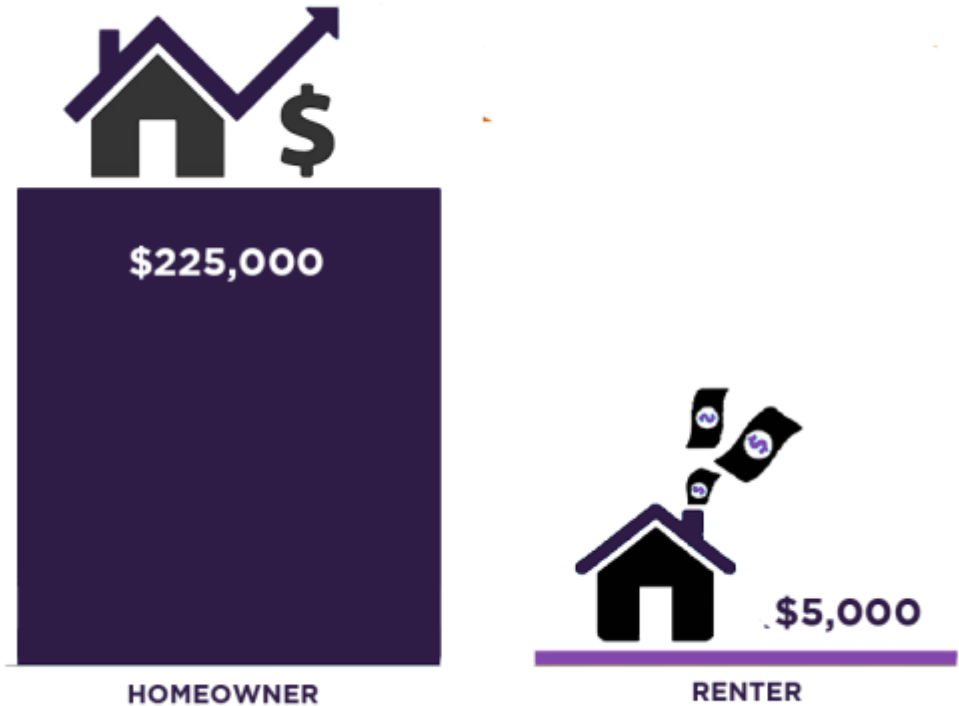


Buying is generally more affordable and less expensive than renting. In addition, research by the Federal Reserve found that home owners accumulate 45x more net worth than renters over their lifetime.

AN AMERICAN FAMILY'S NET WORTH

It's still a very good idea to buy vs. rent.



If you buy a home today vs. next year (First Time Buyer). **Over \$195,000 in wealth creation in ten years!**

ASSUMPTIONS

Buy now

- Purchase price: \$250,000
- Down payment %: 5%
- Down payment \$: \$12,500
- Rate: 5.0%
- Amortization: 30 years
- Payment: \$1,275
- Appreciation %: 5% per year
- Appreciation \$: \$160,000
- Loan pay down: \$ 61,000
- Simple ROI: 1700%

Wait 12 months (“watch market”)

- Assume mortgage rates +0.5%
- Assume home appreciation +5%
- Payment in '19: \$1,415
- Payment change: +11%

PROJECTED HOME CHANGE IN VALUE

