




Buying vs. Renting

The advantages of owning your own home

	 Freedom	 Equity	 Stability
Rent	<ul style="list-style-type: none">• Landlord restrictions• Maintenance depends on landlord• Pet and guest limits	<ul style="list-style-type: none">• Your rent pays your landlord's mortgage• No increase in your equity with rent payment or market value• No tax breaks	<ul style="list-style-type: none">• Always the threat of rent increases, future fees, and eviction• Neighbors constantly changing
Own	<ul style="list-style-type: none">• Paint, décor, appliances – for you to decide!• Do your own upgrades and repairs• Open your home to whomever you would like!	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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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