



Advantages of Home Ownership

Tax Advantages

The US government allows tax incentives that make it possible for many homeowners to exceed the standard yearly deduction.

- A tax deduction for the yearly interest on your primary and vacation home. This amount equals a large portion of your total payments for the first several years.
- You can deduct the total amount of your yearly property tax bill.
- If you refinance to consolidate other debts, the interest on the home equity loan is tax deductible.

Appreciation of Your Investment

No one can make any guarantees, but over time your real estate could increase in value.

It's Yours - Do What You Want

The house is yours. Barring any home owner association rules, landscape, paint and decorate it in any way that you want. You can even have a pet without having to get permission or pay a pet deposit.

Stable Costs of Living

Monthly payments can change if property taxes and/or insurance increase, but increases usually happen gradually. Rental fees can sometimes be more unpredictable.

Renting? Take a closer look...

Rent/Mo	1 Year	5 Years	10 Years	20 Years
\$400	\$4,800	\$24,000	\$48,000	\$96,000
\$450	\$5,400	\$27,000	\$54,000	\$108,000
\$500	\$6,000	\$30,000	\$60,000	\$120,000
\$550	\$6,600	\$33,000	\$66,000	\$132,000
\$600	\$7,200	\$36,000	\$72,000	\$144,000
\$650	\$7,800	\$39,000	\$78,000	\$156,000
\$700	\$8,400	\$42,000	\$84,000	\$168,000
\$750	\$9,000	\$45,000	\$90,000	\$180,000
\$800	\$9,600	\$48,000	\$96,000	\$192,000
\$850	\$10,200	\$51,000	\$102,000	\$204,000
\$900	\$10,800	\$54,000	\$108,000	\$216,000
\$1,000	\$12,000	\$60,000	\$120,000	\$240,000
\$1,300	\$15,600	\$78,000	\$156,000	\$312,000
\$1,500	\$18,000	\$90,000	\$180,000	\$360,000