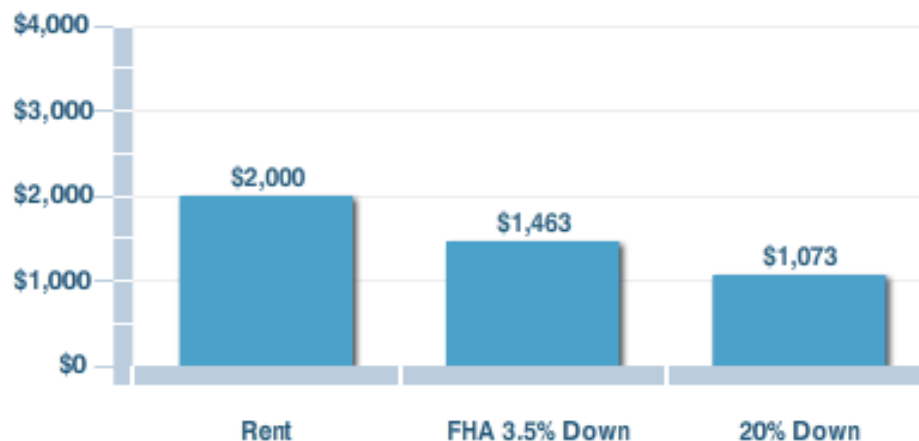


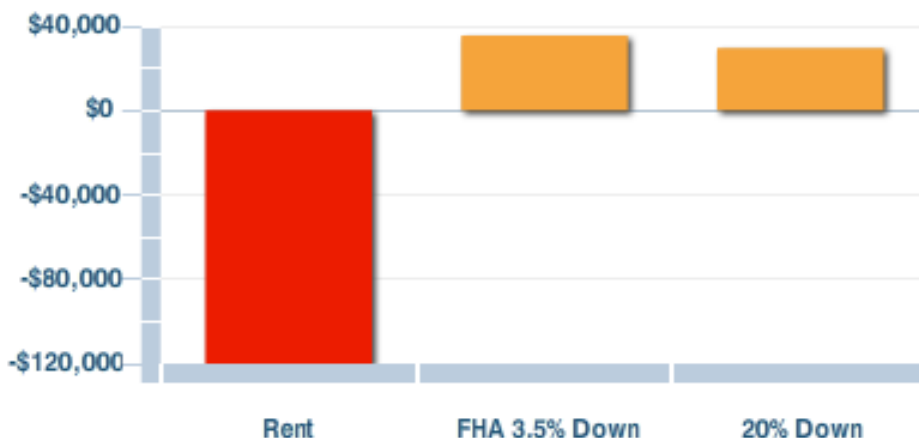
Monthly Home Ownership Analysis Summary

	Rent	FHA 3.5% Down	20% Down
Payment:	\$2,000	\$1,899	\$1,574
Taxes, Ins, Other:	\$0	\$848	\$482
Total Payment:	\$2,000	\$2,747	\$2,056
Tax Benefit:	\$0	\$753	\$543
Principal Paid:	\$0	\$532	\$441
Net Monthly Payment:	\$2,000	\$1,463	\$1,073

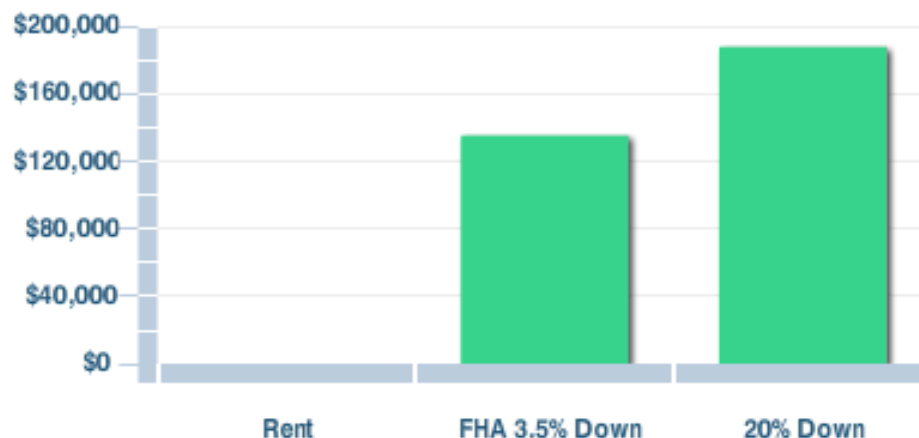
Net Monthly Payments



Rent vs Principal Paid 5 Years



Net Worth in 10 Years



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DISCLAIMER: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor, all of which might change over time.



Rent vs Own

Benefits of Homeownership

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	Rent	FHA 3.5% Down	20% Down	
Payment:	\$2,000	\$1,899	\$1,574	<h3>Assumptions</h3> <p>This analysis was designed to display the benefit opportunity of homeownership. The rent column shows the amount of rent you are currently paying while the product columns reflect the proposed purchase of a new home.</p>
Purchase Price:	\$0	\$400,000	\$400,000	
Interest Rate:	0%	4.250%	4.250%	
*APR:	0%	5.230%	4.486%	
Down Payment:	\$0	\$14,000	\$80,000	
Closing Costs/Prepays:	\$0	\$14,456	\$9,520	
Cash to Close:	\$0	\$28,456	\$89,520	

	Rent	FHA 3.5% Down	20% Down	
Total Payment:	\$120,000	\$164,061	\$123,353	<h3>5 Year Analysis</h3> <p>The benefits of homeownership can be seen over time. The tables in this analysis reflect the cost savings as well as the equity you will build based on principal reduction and appreciation rates of your property</p>
Principal Paid:	\$0	\$35,482	\$29,416	
Tax Benefit:	\$0	\$43,638	\$31,513	
Net Cost:	\$120,000	\$84,941	\$62,424	
Real Estate Value:	\$0	\$420,404	\$420,404	
Loan Balance:	\$0	\$350,518	\$290,585	
Total Equity:	\$0	\$69,886	\$129,819	

Total Payment:	\$240,000	\$324,114	\$246,706	<h3>10 Year Analysis</h3> <p>The benefits of homeownership can be seen over time. The tables in this analysis reflect the cost savings as well as the equity you will build based on principal reduction and appreciation rates of your property</p>
Principal Paid:	\$0	\$79,349	\$65,782	
Tax Benefit:	\$0	\$82,938	\$60,593	
Net Cost:	\$240,000	\$161,827	\$120,330	
Real Estate Value:	\$0	\$441,849	\$441,849	
Loan Balance:	\$0	\$306,651	\$254,218	
Total Equity:	\$0	\$135,198	\$187,631	

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