# 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.

For more information please contact your First American representative.

**www.firstamkcmetro.com**

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

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

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