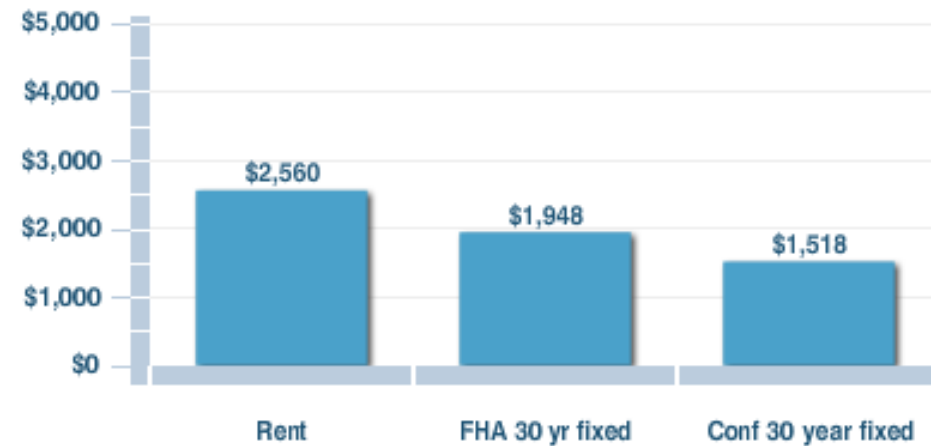




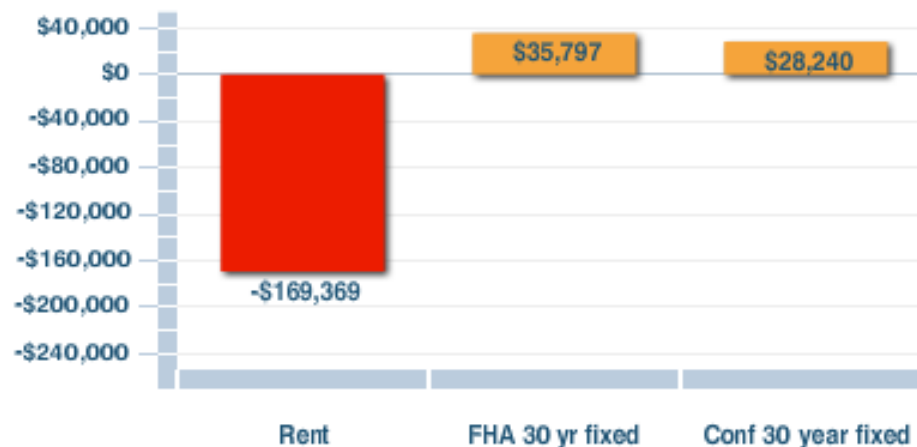
Monthly Home Ownership Analysis Summary

	Rent	FHA 30 yr fixed	Conf 30 year fixed
Payment:	\$2,500	\$2,196	\$1,855
Taxes, Ins, Other:	\$60	\$889	\$551
Total Payment:	\$2,560	\$3,085	\$2,406
Tax Benefit:	\$0	\$607	\$473
Principial Paid:	\$0	\$530	\$415
Net Monthly Payment:	\$2,560	\$1,948	\$1,518

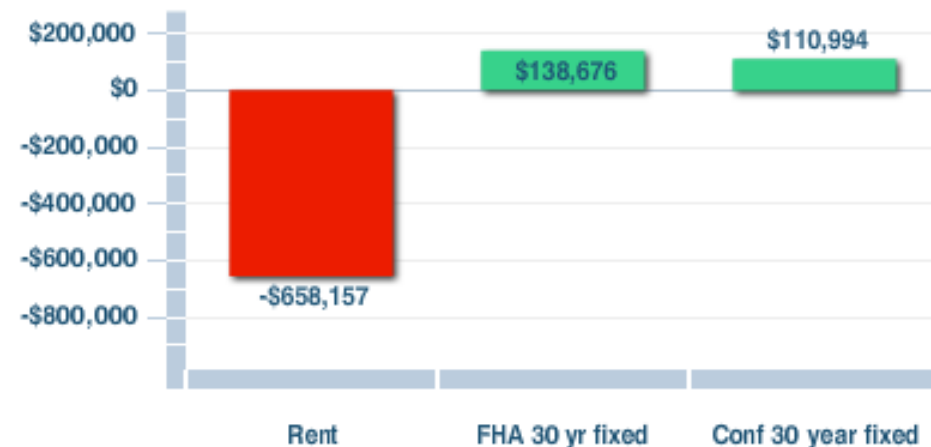
Net Monthly Payments



Rent vs Principal Paid 5 Years



Rent vs Principal Paid in 15 Years



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NOTICE AND 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

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Assumptions

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.

	Rent	FHA 30 yr fixed	Conf 30 year fixed
Payment:	\$2,560	\$2,196	\$1,855
Purchase Price:	\$0	\$432,000	\$432,000
Interest Rate:	0%	4.750%	5.000%
*APR:	0%	5.609%	5.167%
Down Payment:	\$0	\$15,120	\$86,400
Closing Costs/Prepays:	\$0	\$11,669	\$10,956
Cash to Close:	\$0	\$26,789	\$97,356

Rental Increase: 5% Appreciation: 3% Tax Bracket: 25%

5 Year Analysis

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

	Rent	FHA 30 yr fixed	Conf 30 year fixed
Total Payment:	\$169,369	\$184,485	\$144,364
Principal Paid:	\$0	\$35,797	\$28,240
Tax Benefit:	\$0	\$35,330	\$27,519
Net Cost:	\$169,369	\$113,359	\$88,605
Real Estate Value:	\$0	\$500,806	\$500,806
Loan Balance:	\$0	\$385,252	\$317,360
Total Equity:	\$0	\$115,554	\$183,446

15 Year Analysis

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

Total Payment:	\$658,157	\$534,367	\$433,091
Principal Paid:	\$0	\$138,676	\$110,994
Tax Benefit:	\$0	\$93,396	\$75,988
Net Cost:	\$658,157	\$302,295	\$246,108
Real Estate Value:	\$0	\$673,042	\$673,042
Loan Balance:	\$0	\$282,373	\$234,606
Total Equity:	\$0	\$390,669	\$438,436

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