



Andy Christenot  
 Movement Mortgage  
 Loan Officer  
[andy.christenot@movement.com](mailto:andy.christenot@movement.com)  
 NMLS #283390  
 Office: 562.301.0324  
 118 N Larchmont Blvd  
 Los Angeles, CA 90004  
<http://www.movement.com/andy.christenot>



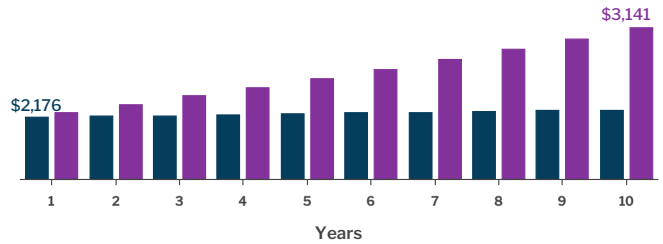
## Buying \$387,000 vs. Renting

My Property (Los Angeles County, CA)

### Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr10
Monthly P & I	\$1,347	\$2,200	\$3,104
Prop. Tax / Ins.	\$468	\$26	\$37
Maint. & Repairs	\$360	\$0	\$0
Monthly Exp.	<b>\$2,176</b>	<b>\$2,226</b>	<b>\$3,141</b>
Total Cashflow	<b>\$265,663</b>		<b>\$318,615</b>

	APR	Annual Rental Increase
Interest Rate	3.250%	3.9%
	3.489%	



### Cashflow Difference

**\$52,953**

#### Appreciation Gain

**\$315,488**

Starting Home Value: **\$387,000**  
 Forecasted Appreciation (Avg./Yr): **6.17%**  
 Estimated Value After 10 Years: **\$702,488**

#### Amortization Gain

**\$72,046**

Original Loan Amount: **\$309,600**  
 Remaining Principal Balance: **\$237,554**

#### Cost To Sell

Real Estate Commission: **6%**

Based on **\$702,488** Future Value after 10 Years

**\$42,149**

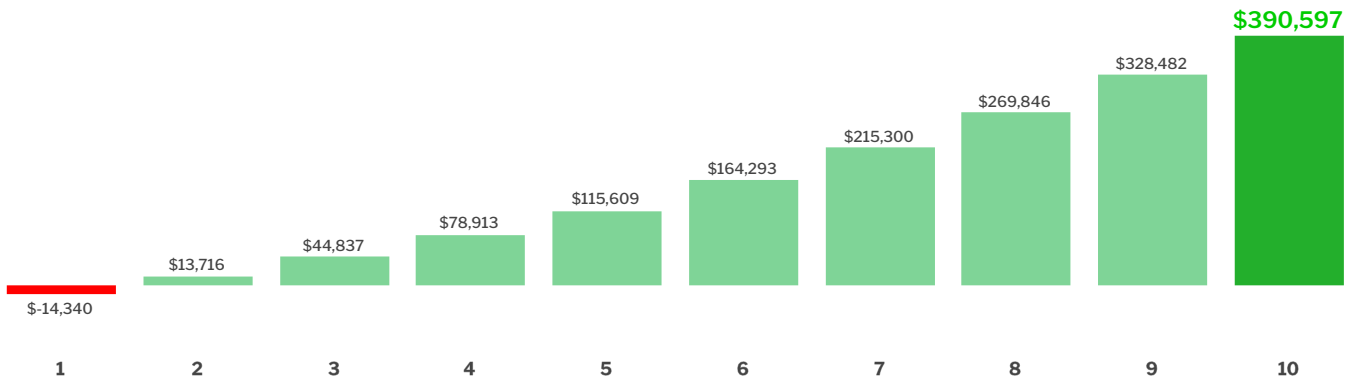
#### Tax Benefit

Standard Deduction **\$24,800** in **22%** Tax Bracket Benefit Above  
 Standard Deduction after 10 Years

**\$0**

## Net Gain by Buying a Home

**\$390,597**



Initial Closing Costs	<b>-\$7,740</b>	Appreciation Gain	<b>\$315,488</b>
Cashflow Difference	<b>\$52,953</b>	Amortization Gain	<b>\$72,046</b>
Cost To Sell	<b>-\$42,149</b>	Tax Benefit	<b>\$0</b>



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