

A great tax deduction isn't the only perk to owning a home.

The rent you currently pay could be **building equity** in your **own home!** The money spent on rent over the years adds up to a sizable sum. The rent accumulation chart below provides a total of how much of your money is wasted.

RENT	10 YEARS	20 YEARS	30 YEARS
\$600	\$72,000	\$144,000	\$216,000
\$800	\$96,000	\$192,000	\$288,000
\$900	\$108,000	\$216,000	\$324,000
\$1,000	\$120,000	\$240,000	\$360,000
\$1,200	\$144,000	\$288,000	\$432,000

RENT

- No tax deductions
- Your monthly rent may increase at any given time
- Approval needed for any changes
- No capitalization – you never see the money back
- Renting is a temporary situation and is subject to a 30-60 day termination

BUY

- Great tax deductions for the mortgage interest you pay
- Your principal and interest payment may be fixed
- Freedom to make improvements
- Homeownership provides stability
- Freedom to have pets without consequence

Talk with an Embrace loan consultant today.

855.612.9444

embracehomeloans.com/welcomehome



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