

# SHOULD YOU BUY OR RENT?

## *The Choice is Yours*

It takes more than looking at your monthly mortgage or rent payment to answer this question, as the financial considerations of buying a home are only part of the equation. There are pros and cons to each option:

	Advantages	Considerations
Buy	Ownership builds equity	Responsible for maintenance and property taxes
	Sense of pride, community, stability and security	Possible loss of equity
	Free to change decor and landscaping	Less flexibility should you want to move
	Not dependent on landlord to maintain property	
	Tax deductible mortgage interest and property taxes*	
Rent	Little or no responsibility for maintenance	No tax benefits
	Can move easily	No equity is built up
	Can invest money elsewhere	No control over rent increases
	No upkeep fees	Little freedom to change decor
		Possibility of eviction



Only you can decide what trumps what. However, if there was ever a time for renters or first-time buyers to consider home ownership, now is most certainly the time. Low interest rates, affordable home prices, a wide selection of available homes and loan programs for first-time homeowners all favor today's buyer.

**If you would like to buy, not rent, I can show you how. *Call Me Today!***



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