

# OWNING real estate VS. RENTING

**RENT PAYMENT:**  
**\$2,023/mo**

**MORTGAGE PAYMENT:**  
**\$2,023/mo**

**Total payment of  
5 years:** \$121,380

**Total payment of  
5 years:** \$121,380

**Payment towards  
principal debt that  
you get back for  
owning** N/A

**Payment towards  
principal debt that  
you get back for  
owning** \$20,445

**Net cost over  
5 years** \$121,380

**Net cost over  
5 years** \$100,912

**5% home  
appreciation  
in 5 years** N/A

**5% home  
appreciation  
in 5 years** +\$110,512

**Total profit over 5 years: \$0**

**Total profit over 5 years: \$130,957**



**MARIO GALDOS** | Sr. Loan Officer | NMLS# 220759

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