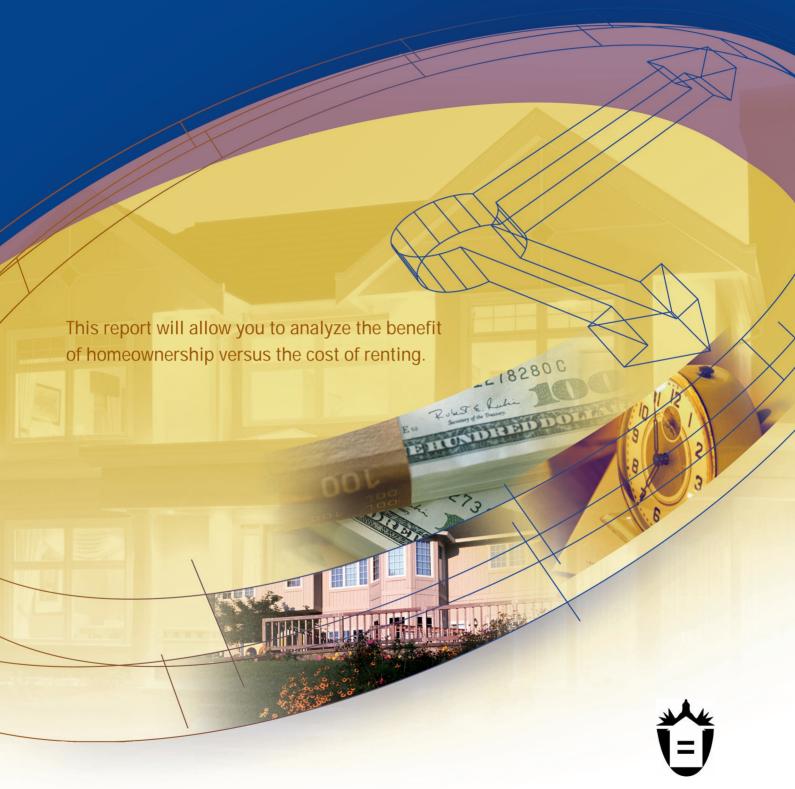
Rent Vs. Own }



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Residential Mortgage Commercial Mortgage
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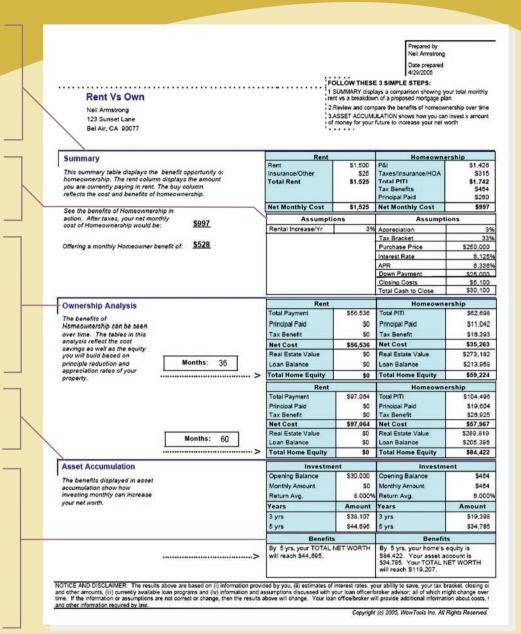
Robert Darvish

Senior Mortgage Consultant

Rent Vs. Own }

This report will allow you to analyze the benefit of homeownership versus the cost of renting.

- 1 Summary This section summarizes the numbers and the assumptions to determine the net monthly cost of home ownership vs. the cost of renting. The cost of ownership is determined by backing out the assumed tax benefits and the principle portion of the payment.
- 2 Assumptions This section shows the assumptions; purchase price, down payment, interest rate and home appreciation rate used to build this analysis.
- 3 Ownership Analysis This section illustrates the benefits of homeownership over time and its possible impact on net worth. With the assumptions made, this analysis will demonstrate the total net cost of homeownership over time, along with the assumed equity growth in the property.
- 4 Asset Accumulation This section analyzes the opportunity for building net worth by investing large sums or contributing monthly to an investment account.
- Benefits This section summarizes the figures showing the big picture opportunity for growing net worth through homeownership. It shows an "apples to apples" comparison of renters "sitting on their nest egg" vs. owning a home. The estimated net worth gain realized is computed by combining the equity built up in the home with any monthly investment growth.



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