



REPUBLIC

STATE MORTGAGE

*"Building Relationships
One Home at a Time"*

BUYING VS. RENTING

For many, the benefits of buying a home outweigh the advantages of renting. With mortgage interest rates at historic lows and rents on the rise, now is an affordable time to finance a mortgage with a fixed monthly payment lower than rent.

If you plan to stay in your home for more than six years, buying a home could save you thousands of dollars over renting.

The Benefits of BUYING



TAX SAVINGS*

Mortgage loan interest is deducted from your state and federal income taxes and a portion of your property taxes may also be deducted.

STABILITY

Fixed mortgage payments (principal and interest) will not change during the loan term whereas rent payments may increase annually.

BUILD EQUITY

Owning a home long term allows equity to build and thus your home investment to grow.

VS.

The Benefits of RENTING



FLEXIBILITY

Renting may be the preferred option for those planning or needing to make a move in less than six years.

LITTLE OR NO MAINTENANCE

Renters are often able to rely on landlords and property managers to pay for and make necessary home repairs.

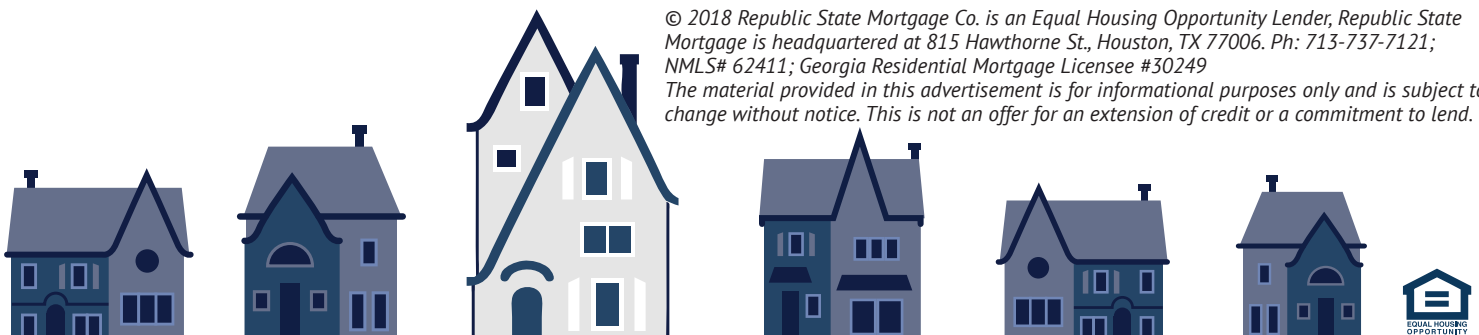
UTILITIES MAY BE COVERED

Some utility expenses may be included in monthly rent payments.

Contact me today to start realizing the benefits of homeownership.

**Please consult a tax professional about your specific situation and the tax savings benefits of homeownership.*

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