



Anna M. Babineaux, Mortgage Consultant

"Your Best Interest Is My Priority"

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Renting vs. Owning

Rent Payment Table = Your Investment And Return

Monthly Rent	After 1 Year	After 2 Years	After 2 Years	After 4 Years	After 5 Years	Your Investment
\$800	\$9,600	\$19,200	\$28,800	\$38,400	\$48,000	\$0
\$900	\$10,800	\$21,600	\$32,400	\$43,200	\$54,000	\$0
\$1,000	\$12,000	\$24,000	\$36,000	\$48,000	\$60,000	\$0
\$1,200	\$14,400	\$28,800	\$43,200	\$57,600	\$72,000	\$0
\$1,500	\$18,000	\$36,000	\$54,000	\$72,000	\$90,000	\$0
\$1,750	\$21,000	\$42,000	\$63,000	\$84,000	\$105,000	\$0
\$2,000	\$24,000	\$48,000	\$72,000	\$96,000	\$120,000	\$0

START INVESTING IN YOUR FUTURE...

\$100,000 mortgage, with an 8% stated fixed rate, 8.13 APR, 30 Year Amortization

Principal and Interest	Balance year 1	Balance year 5	Balance year 10	Balance year 15	Balance year 20	Your Investment - Equity position before escalation of value based upon industry
\$ 735	\$ 99,161	\$ 95,070	\$ 87,726	\$ 76,783	\$ 60,150	\$ 39,850

Assuming the mortgage industry values increased by 5% every year over the next 20 years the home would approximately increase in value by \$ 110,513

Total Investment/Equity position at the end of 20 years \$ 150,363

This is not an offer guarantying an 8% loan. This is an example of how your money can be used to grow an asset; often the largest assets one owns. YOUR HOME!

Note: Taxes and Insurance bear an industry standard of approximately 4% plus; for this loan approx. \$400

These numbers are not intended to be all inclusive but used for example purposes only.

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