



BUYING vs RENTING

THE BENEFITS OF HOMEOWNERSHIP

If you're thinking of buying a home, you've probably already asked yourself, "Can I afford to buy?" Another good question to ask is, "Can I afford to continue renting?" No matter what you're currently paying for rent, your total cash outlay over a period of several years will probably add up to a much bigger total than you may have realized. The chart provided shows how quickly the rent payments you're making add up by calculating how much you would earn if you invested at 5% annual percentage yield (APY).

ITEMS TO CONSIDER:

- Long-term financial investment
- Homeowner tax advantages
- Home value appreciation
- Stability and control
- Freedom to personalize

When you decide to make that purchase decision, make sure to choose Old Republic Title for your title and escrow needs.

Rent Per Month	Rent Payment 10 Years*	Rent Payment 20 Years*	Rent Payment 30 Years*
\$800	\$123,491	\$324,644	\$652,301
\$900	\$138,927	\$365,224	\$733,838
\$1,000	\$154,363	\$405,804	\$815,376
\$1,100	\$169,799	\$446,385	\$896,914
\$1,200	\$185,236	\$486,965	\$978,451
\$1,300	\$200,672	\$527,546	\$1,059,989
\$1,400	\$216,108	\$568,126	\$1,141,526
\$1,500	\$231,545	\$608,707	\$1,223,064
\$1,600	\$246,981	\$649,287	\$1,304,601
\$1,700	\$262,417	\$689,868	\$1,386,139
\$1,800	\$277,854	\$730,448	\$1,467,677
\$1,900	\$293,290	\$771,029	\$1,549,214
\$2,000	\$308,726	\$811,609	\$1,630,755
\$2,200	\$339,599	\$892,770	\$1,793,827
\$2,400	\$370,472	\$973,931	\$1,956,902
\$2,600	\$401,344	\$1,055,092	\$2,119,977
\$3,000	\$463,089	\$1,217,413	\$2,446,128
\$3,500	\$540,271	\$1,420,316	\$2,853,816
\$4,000	\$617,453	\$1,623,218	\$3,261,504
\$4,500	\$694,634	\$1,826,120	\$3,669,192
\$5,000	\$771,816	\$2,029,022	\$4,076,880
\$5,500	\$848,997	\$2,231,925	\$4,484,567
\$6,000	\$926,179	\$2,434,827	\$4,892,255

*The chart above is for illustrative purposes only. The results shown are purely hypothetical and not meant to reflect any actual investment.

Source: bankrate.com/calculators/savings/simple-savings-calculator.aspx

For more information, please contact your local Old Republic Title representative, or visit our website at **oldrepublictitle.com**.