

Rates Are So Low!

You can own this home for less than your rent!!



**FORBES
CAPRETTO**
CUSTOM HOME BUILDERS
Your home. Your way.



Virtual tours at forbescapretto.com



BUY \$200,000 Home
3 br / 1.5 bth / 2 car garage

Monthly Payments

Mortgage principle	\$226.33
Mortgage interest	\$726.24
Property taxes	\$416.66
PMI	\$78.00
Homeowners' insurance	\$30.00
TOTAL	\$1,477.23

Monthly Gains

Mortgage principle reduction	\$226.33
Income tax interest deduction	\$181.56
Income tax property tax deduction	\$104.17
Home appreciation @ WNY average 3%	\$500.00
TOTAL	\$1,012.06

True Cost per month

\$465.17

Attention 1st time home buyers:
Buy now and get \$8000* tax credit.
*Certain restrictions apply.

TO OWN

RENT Apartment
2 br / 1 bth / no garage

Monthly Payments

Rent	\$1,200.00
Renters' insurance	\$12.00
TOTAL	\$1,212.00

Monthly Gains

TOTAL	\$0.00

True Cost per month

\$1,212.00

TO RENT