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Every year hundreds of thousands of people are throwing away their hard earned money renting and land lords love it. They love it because they know the secrets of the industry and it's stuff they don't want you to know.

Secret #1: Apartment units are much smaller than houses, but rents are much higher than a house payment. Look at the unit you live in and find out how many square feet you occupy. Chances are it is not much. If you comparison shop (Apartment vs. Homes) you will

Payment	Bedrooms	Bathrooms	Square Feet	Garage	Sales price
\$ 1,175.00	3	1 1/2	1232	1 car	\$ 150,000.00
\$ 1,335.00	4	2	1687	2 car	\$ 180,000.00
\$ 1,606.00	3	2.5	1881	2 car	\$ 205,000.00
\$ 2,002.00	3	2	2050	2 car	\$ 275,000.00

find that you could be living in a much large house for a payment equal to or less than what you are paying right now. Most do not have covered parking or a garage. See the above home buying chart.



Secret #2: "If we don't like you, make too much noise, you play your music too loud, or are disruptive we could evict you. And if we don't evict you we may fine you. Guess what, if we choose to renew your lease your rent will increase." Not so if you own your home. Have the freedom to be as loud as you want, invite friends over, and host parties. No more stress that if the neighbor in the apartment next to yours makes one more complaint, against you to the apartment manager, you will have to move.

Secret #3: Your walls have ears. Apartments, no matter how new, have walls that are paper thin. No secret is safe in an apartment. The knock you hear and think is coming from your front door is actually on your neighbor's door. You hear everything including from the toilet flushing to the moans from your neighbor in the middle of the night. Not so if you are a home owner. The walls of your home are insulated and there is space between you and your next door neighbor. It's the kind of quiet you will have trouble getting used to after living with constant apartment noise. Desire freedom and privacy? Then own.

Secret #4: Land lords love late rent payers. Rent is due on the 1st of the month and late on the 3^d. Pay your rent late and receive hefty late charges. This is added profit for the land lord. Not so if you are a home owner. Yes your payment is due on the 1st of the month, but you have a 16 day grace period to make your payment to the mortgage company without receiving a late fee.

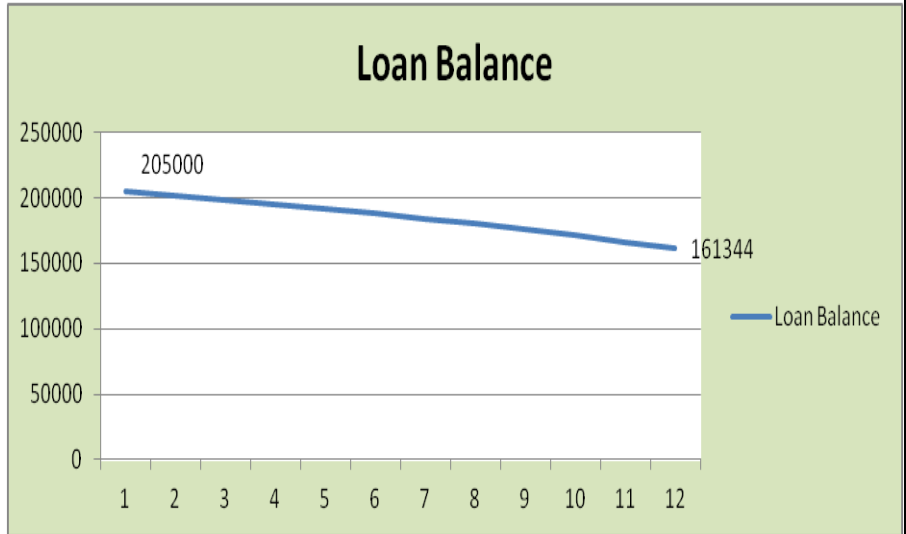


Ready to own or want more information, contact Chris Ambrosio at 469-389-2217



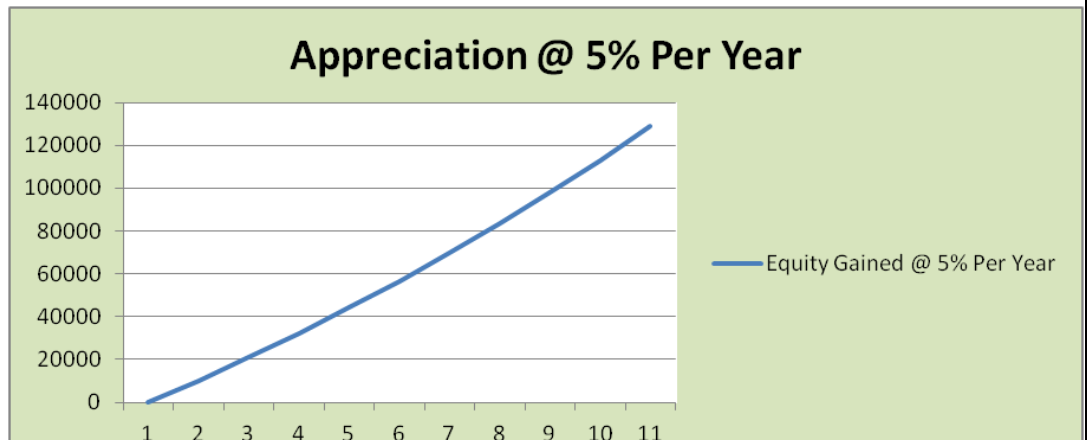
Secret #5: The land lord gets all of the income tax deductions and not you. It's true, the government has created tax incentives for real estate, but these incentives do not apply to renters. If you rent and your monthly rent is \$1600 you have no deductions, but if you owned and made a similar monthly payment you could deduct \$16,000 from your income tax. Have you seen enough? Take the first step by calling Chris @ 469-389-2217.

Secret #6: Your rent helps pay off the land lord's loan each month. Yes, the owner of your apartment complex has a mortgage. The owner doesn't make the payment, you do. Each month you pay your rent part of that money goes to pay interest on the loan and part goes to pay the principal on the loan. And each month the owner's loan balance gets smaller. As his loan balance gets smaller the owner gains more equity in the apartment complex. If you were a home owner, then you would have that same benefit.



Let's say you have a mortgage payment of \$1,600 per month. Each month roughly \$250 of the \$1,600 goes to principal and the rest goes to interest, property taxes and insurance. You are paying yourself when part of your payment goes toward paying your loan principal. You gain equity, in your home, each month as the principal gets smaller. See the above chart to view an example.

Secret #7: Renters will never receive the benefits of appreciation. Every month your apartment complex increases in value due to appreciation. Only owners get this benefit. Renters are missing out on thousands of dollars every year. North Texas has



seen record levels of appreciation over the last 4 years and if you owned you would have a significant amount of equity in your home. Let's look at an example. If you purchased your home for \$205,000 you would have a monthly payment of \$1606. If the average appreciation is 5% per year then after 2 years of appreciation (compounded) your home would now be worth \$226,524 or an increase of \$21,524. This amount does not include principal reduction of \$6,750. Your total equity capture after two years of ownership would be a whopping \$28,274! Stop renting and start owning. Call Chris now 469-389-2217

If you are ready to make the move to home ownership, then contact Chris at 469-389-2217 or chris@drealsolutions.com. Ask about grants and other assistance for first time home buyers.