

Owning Vs. Renting

Advantages of Owning

- *Tax benefits of ownership can easily be demonstrated for such items as interest and tax deductions*
- *Control of occupancy is assured since you are your "own landlord." No one can tell you when you have to sell or move.*
- *Equity accumulation is a major factor in home ownership, it is like "forced savings"*
- *Appreciation in value is a real estate norm. Owners enjoy such increasing values.*
- *You choose the colors and features that you want.*
- *You reap the benefits from additions, improvements, etc.*
- *It's YOURS! A sense of pride in ownership for you and your family.*

Disadvantages of Renting

- *You cannot deduct rent payments from income tax*
- *Tenants are always subject to the landlord's lease and this usually means a higher rent payment each year*
- *There is no "equity accumulation" in renting, you are essentially throwing your money away each month*
- *Only landlords benefit from appreciation in values—not the tenants*
- *You live around some else's colors and choices*
- *Landlord benefits from your work and costly improvements*
- *Fact—You are losing money each month and not investing in your future*

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