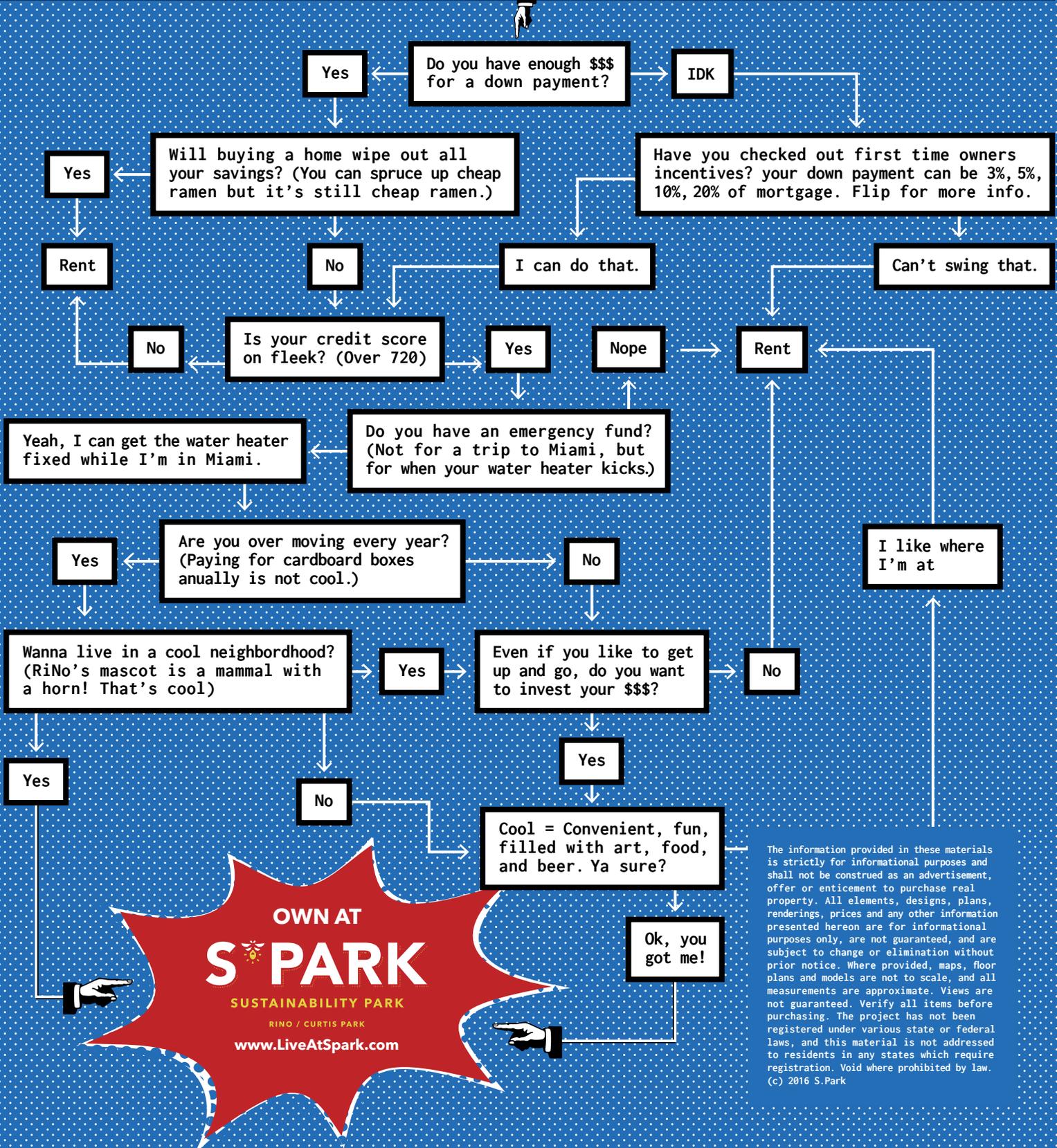


# RENT VS OWN

Are you at the point in your life where you notice "For Sale" signs more than you notice "Apartment for Rent" signs? It's a big decision and requires potential new

home owners to do a lot of research before making the leap to homeownership. Take this gut check quiz to see what route you should go down.



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**OWN AT**  
**S PARK**  
 SUSTAINABILITY PARK  
RINO / CURTIS PARK  
[www.LiveAtSpark.com](http://www.LiveAtSpark.com)

# THE FACTS

## RENT

## OWN

No tax benefits	Tax Benefits
Not responsible for major repairs (but regular maintenance is required)	Sorta responsible for repairs, but the HOA helps with the stress and major repairs
Can't truly make it your own space without having to re-paint and rearrange at move out	You can hang your art and paint your walls whatever color you want... it's yours!
Little commitment... You can break your lease or find a sublet	Owning at S*Park will build equity over time, not to mention community and a place to plant your roots!
The words "rent increase" are trending in Denver right now	Monthly payments are stable. Subject to go down if you refinance down the road.
Paying the mortgage of your landlord (they benefit) Cash out of your pocket that you never see again	Investing into a property that is yours (you benefit) you will see a return which is more \$ in your pocket
The property value will appreciate, good for your landlord, not for you	Property value will appreciate over time giving you a pretty nice ROI
You'll need to pay a security deposit that can sometimes be a pain to get back	You'll need to put money down, but that will go toward the cost of your house
Off-site monthly parking or street parking	Underground parking

## STUDIO

## 1 BEDROOM

STUDIO		1 BEDROOM	
RENT	OWN	RENT	OWN
<b>Rents in comparable projects downtown are:</b> \$1550- \$1750/mo	<b>\$300,000</b> • 80% - \$1,216 No mortgage insurance • 90% - \$1,458 • 95% - \$1,558 • 97% - \$1,615.53	<b>Rents in comparable projects downtown are:</b> \$1800 - \$2200/mo	<b>\$425,000</b> • 80% - \$1,723 No mortgage insurance • 90% - \$2,052 • 95% - \$2,198 • 97% - \$2,276

All of the above include principal, interest, and mortgage insurance when putting less than 20% down. The payments are based off a rate of 4.375% and a credit score of 740. The studio units will include a HOA fee of \$180, property taxes which are estimated at .75% of the purchase price, and an estimated homeowners insurance of \$25-\$30. The 1 bedroom will include a HOA of \$305, property taxes which are estimated at .75% of the purchase price and an estimated homeowners insurance of \$25-\$30.

Please note rates are subject to change due to the market.