Rent vs. Buy -- Home Purchase Analysis

SomeData								
Annual Housing Inflation Rate for	**6.00%**	0.0575	0.055	0.0525	0.05	0.0475	0.045	0.0425
Down Payment Percentage of Purcl	25.00%	0.24	0.23	0.22	0.21	0.2	0.19	0.18
Closing Costs (% of Purchase Price	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%
Points (% of Loan amount)	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Term of Loan in Number of Years	30	30	30	30	30	30	30	30
Number of Payments per Year	12	12	12	12	12	12	12	12
Holding Period of Home - Yrs	1	2	3	4	5	6	7	8
Combined (Fed and State) Margina	41.00%	41.00%	41.00%	41.00%	41.00%	41.00%	41.00%	41.00%
Investment Pre-Tax Return (Discou	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%

Cost to Own								
Total Purchase Price of House	$242,500	$242,500	$242,500	$242,500	$242,500	$242,500	$242,500	$242,500
Down Payment Dollar Amount	60625	58200	55775	53350	50925	48500	46075	43650
Closing Costs in Dollars	3952.75	3952.75	3952.75	3952.75	3952.75	3952.75	3952.75	3952.75
Points in Dollars	3637.5	3686	3734.5	3783	3831.5	3880	3928.5	3977
Downpayment + Upfront Closing C	68215.25	65838.75	63462.25	61085.75	58709.25	56332.75	53956.25	51579.75
Amount Financed (Total Loan Amo	181875	184300	186725	189150	191575	194000	196425	198850
Future Sales Price	257050	271189.3	284753.5	297577.5	309498.3	320358.3	330009	338314.2
Future Sales Costs	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!

Rent vs. Buy -- Home Purchase Analysis

0.04	0.0375	0.035	0.0325	0.03	0.0275	0.025
0.17	0.16	0.15	0.14	0.13	0.12	0.11
1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
30	30	30	30	30	30	30
12	12	12	12	12	12	12
9	10	11	12	13	14	15
41.00%	41.00%	41.00%	41.00%	41.00%	41.00%	41.00%
7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%

$242,500	$242,500	$242,500	$242,500	$242,500	$242,500	$242,500
41225	38800	36375	33950	31525	29100	26675
3952.75	3952.75	3952.75	3952.75	3952.75	3952.75	3952.75
4025.5	4074	4122.5	4171	4219.5	4268	4316.5
49203.25	46826.75	44450.25	42073.75	39697.25	37320.75	34944.25
201275	203700	206125	208550	210975	213400	215825
345153.1	350423.2	354042.7	355952.8	356119.4	354533.6	351212.3
#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!