



Searching for your new home is exciting and I look forward to helping you in that process...

The better I understand your current situation versus your desired situation, the more likely we will be to effectively bridge the gap between where you currently are and where you want to be. Understand that whatever information you disclose to me is confidential, so please be candid. The more I understand the full scope of your wants, needs and goals, the better I can serve you.

Current Situation:	Desired Situation:
Location:	Location(s):
Bedrooms:	Bedrooms:
Baths:	Baths:
Type:	Type:
Style:	Style:
Square Footage:	Square Footage:
Lot Size:	Lot Size:
Parking:	Parking:
View:	View:
Pets:	Pets:
Deck/Patio:	Deck/Patio:
Do You Currently: Rent Own	Future Desire: Rent Own

What do you like best about where you currently live?

What do you like least about where you currently live?

Please list any lifestyle needs you have that can help us to refine your search parameters (such as lake front, beach front, walking distance to shops restaurants, nearby freeway access, horse property, etc.):



where the experts are™

Realty Executives Today
718-274-2400
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Renting vs. Buying

Deciding whether to rent or buy can be a tough decision to make. I know there are a lot of variables to consider before you will feel comfortable enough to make a definitive decision. To help you feel more comfortable, please use this worksheet to assist you in analyzing which option makes the most fiscal sense for you.

		Monthly Costs Home-Ownership:	Monthly Costs Rental:
Example:			
Mortgage Amount	\$150,000		
Interest Rate	7%		
Monthly Payment:			
= Principal	\$122.95		
+ Interest	\$875		
+ Property Tax	\$200		
+ Insurance	\$50		
	<u>\$1247.95</u>		
Monthly Deduction:			
= Interest + Property tax	\$1,075		
x Tax Bracket*	<u>.28 (28%)</u>		
= Monthly Savings	\$301		
Real Monthly Cost:			
= Monthly Payment	\$1247.95		
Tax Savings	\$301		
-Principal Reduction	<u>\$122.95</u>		
	\$824		

Please note: This is simply an example. The numbers and ratios provided do not consider rental credits or home depreciation/appreciation. This is a framework to use as a starting point. Please seek the assistance of a mortgage lender to further customize these numbers for your own personal scenario.

*Note: This is a sample tax bracket



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