BRYAN REALTY
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Your advocates. Your agents.®

# OPENING DOORS *Together.*

YOUR MONTHLY GUIDE TO
HOMEOWNERSHIP WEALTH AND COMMUNITY




## BUYING VS. RENTING: WHAT'S RIGHT FOR YOU?

Whether you're just starting out or looking ahead to your next move, understanding the benefits of buying a home versus renting is key to making a confident decision.

| BUYING<br>YOU INVEST IN YOUR FUTURE | | RENTING<br>YOU PAY FOR TODAY |
|---|---|---|
| **BUILD EQUITY**<br>Every mortgage payment you make builds equity in your home—an asset that grows over time. | FINANCIAL BUILDING | **NO EQUITY BUILDING**<br>Rent payments go to your landlord. You're not building wealth, you're just paying for a place to live. |
| **STABILITY & CONTROL**<br>Enjoy the stability of owning a home and the freedom to make it your own. No landlord approvals needed. | STABILITY & FLEXIBILITY | **LESS STABILITY**<br>Rent can increase, lease terms change, and you may be asked to move when your lease ends. |
| **TAX ADVANTAGES**<br>Potential tax benefits including mortgage interest and property tax deductions.* | TAX BENEFITS | **NO TAX BENEFITS**<br>Renters miss out on potential deductions that homeowners may qualify for. |
| **PRIDE OF OWNERSHIP**<br>There's nothing like having a place that's truly yours and building a legacy for the future. | LIFESTYLE & LEGACY | **LIMITED PERSONALIZATION**<br>Most rentals come with restrictions on updates, renovations, and personal touches. |
| **LONG-TERM WEALTH**<br>Historically, real estate has proven to be one of the most reliable ways to build wealth over time. | LONG-TERM OUTLOOK | **NO LONG-TERM RETURN**<br>Renting offers no return on your investment—just an ongoing monthly expense. |



### IS BUYING RIGHT FOR YOU?

Buying a home isn't just a financial decision—it's a lifestyle decision. If you plan to stay in the area for several years, want more control over your space, and are ready to invest in your future, homeownership could be the right move.

### YOU MAY BE READY TO BUY IF:

- You have stable income
- You plan to stay in the area for 3+ years
- You're ready to build equity
- You want more space or privacy
- You're ready to put down roots

*Let's open the door to your next chapter.*

Our local experts are here to help you weigh your options and find the perfect place to call home.
**Let's make your move together.**

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*Consult your tax advisor for more information about your specific situation.