

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Financial Comparison Analysis: Renting vs. Purchasing a Home

Dear [Client Name],

As requested, I have completed a financial comparison analysis regarding your current housing options. This summary evaluates the long-term fiscal impact of continuing to rent versus purchasing a property at your target price point.

Option 1: Continuing to Rent

- Monthly Rent Payment: \$[Amount]
- Estimated Annual Rent Increase: [Percentage]%
- Estimated Total Cost over [Number] Years: \$[Amount]
- Potential Investment Return (from saved down payment capital): \$[Amount]

Option 2: Purchasing a Home

- Estimated Purchase Price: \$[Amount]
- Down Payment: \$[Amount]
- Monthly Mortgage Payment (PITI): \$[Amount]
- Projected Home Appreciation Rate: [Percentage]%
- Estimated Tax Savings (Mortgage Interest/Property Tax): \$[Amount]
- Projected Equity Growth after [Number] Years: \$[Amount]

Comparative Summary

Based on the current market data and your financial profile, the "Breakeven Point"-the moment where the cost of buying becomes lower than the cost of renting-is estimated to occur at year [Number].

Key Considerations:

- **Maintenance:** Homeownership requires an estimated [Percentage]% of home value annually for upkeep.
- **Mobility:** Renting offers greater flexibility if you plan to relocate within [Number] years.
- **Wealth Building:** Purchasing acts as a forced savings vehicle through principal pay-down and market appreciation.

I have attached the detailed spreadsheet data for your review. Please contact me to discuss these findings in further detail.

Sincerely,

[Your Name]

[Your Title]

[Your Company]