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Just Saying Hi,

This is Robert, you might know me as “Ice Cream Man”, and I had recently talked to you about all the benefits of purchasing a House instead of Renting.

So, I will be setting up a Home Buyers Event soon.

Join this get together Event, even if just for your own personal knowledge of what to expect on purchasing a home. It will be very knowledgeable and fun ! I will have more than one Event to help accommodate everyone.

And you can always text, email, or call me any time with any questions or just to stay in touch or we can talk Real Estate, or Business.

I have included a quick explanation of a, “ Why Buy vs Rent”, and also a 2 year Buy vs Rent calculation just so you can see that buying property offers way more than Renting a property.

Thank you very much for your time.

*Robert Bezeau*

Robert Bezeau



# Why Buy vs. Rent?

By **Robert Bezeau | Sellstate 360 Realty**

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## Buying a Home: Building for Your Future

Buying is an investment that pays you back—month after month.



### Build Equity Over Time

With every mortgage payment, a portion goes toward your principal—meaning *you* build ownership. Over time, your equity grows even faster as the amortization schedule shifts more toward principal than interest.



### Appreciation Potential

Real estate historically increases in value. Even modest appreciation can significantly grow your net worth over time.



### Freedom to Customize

Want to renovate, paint, or garden? As an owner, the choice is yours.



### Tax Benefits

Mortgage interest and property taxes may be deductible—check with a tax advisor to understand your local advantages.



## Renting: Short-Term Flexibility, Long-Term Limitations

Renting may seem simpler now, but it can cost more long term.



### No Equity Gained

Your rent goes to your landlord—not into building your future wealth.



### Annual Rent Increases

Rents often rise each year, while a fixed-rate mortgage stays steady.



### Limited Control

Changes, renovations, or even owning pets may be restricted.


## Which Is Right for You?


If you're ready to settle in, build wealth, and have more control—**buying is the smarter long-term move**. Let's explore your buying power and see what's possible.

## Let's Talk Real Estate

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### Rent or Buy Mortgage Calculator

Input Information	
<b>Rent Info</b>	
Monthly Rent	\$2000.00
Annual Rent Increase	\$3.000
<b>Property Information</b>	
Home Value	\$250000.00
Annual Maintenance	\$500.00
Annual Appreciation	5.000 %
Years Before Sell	2 Years
Selling Cost	1.000 %
<b>Loan Information</b>	
Amount	\$241250.00
Interest Rate	5.000 %
Length	30 Years
Points	1.000 %
<b>Taxes And Insurance Information</b>	
Your Tax Rate	15.000 %
Annual Taxes	\$3500.00
Annual Insurance	\$2400.00
Annual PMI	0.500%

Financial Analysis		
	Rent	Buy
Taxes and Insurance	\$0.00	\$11,800.00
Total PMI	\$0.00	\$2,513.02
Total Maintenance	\$0.00	\$1,000.00
<b>Total Payments</b>	<b>\$48,720.00</b>	<b>\$46,394.99</b>
Average Monthly Payment	\$2,030.00	\$1,933.12
Monthly Rent Savings	\$-96.88	
Tax Savings	\$0.00	\$1,411.88
<b>Total Rent Savings</b>	<b>\$-3,736.88</b>	
House Appreciation Value	\$275,625.00	
Proceeds Minus Costs	\$272,868.75	
Loan Balance	\$233,628.97	
Equity Appreciation	\$39,239.78	
<b>Home Purchase Benefits</b>	<b>\$42,976.67</b>	

Payment Schedule				
Yr	Interest	Principal Applied	PMI	Balance
1	11,981.67	3,559.32	1,206.25	237,690.68
2	11,799.57	3,741.42	1,206.25	233,949.26
3	974.79	320.29	100.52	233,628.97
Yr	Interest	Principal Applied	PMI	Balance
	<b>24,756.02</b>	<b>7,621.03</b>	<b>2,513.02</b>	<b>233,628.97</b>

DISCLAIMER: There is NO WARRANTY, expressed or implied, for the accuracy of this information or it's applicability to your financial situation. Please consult your own financial advisor.

## Lenders List to start and Application for a Mortgage.

### Personal Information:

- Valid government-issued photo ID (e.g., driver's license, passport)
- Social Security number
- Proof of residence (e.g., utility bill, lease agreement)

### Income and Employment Verification:

- Pay stubs (usually covering the last 30 days)
- W-2 forms (for the past 2 years)
- Last 2 years month of December final paystubs.
- Tax returns (for the past 2 years)
- Proof of additional income (e.g., bonuses, alimony, child support)

### Assets:

- Bank statements (for the last 2 months)
- Investment statements (e.g., retirement accounts, stocks)
- Documentation of other assets

### Debt Information:

- Information on existing debts (e.g., credit card statements, auto loans, student loans)

### Property Information (for Real Estate Loans):

- Purchase agreement (for home purchase loans)
- Property listing (for home equity loans)
- Property valuation (appraisal report)

### Business Documents (for Business Loans):

- Business financial 12-24 months bank statements
- Business tax returns
- 1099

### Additional Documentation (Depending on Loan Type):

- Divorce decrees or child support documentation
- Explanation of any derogatory credit issues
- Gift letters (if using gift funds for a down payment)
- Rental history (for some mortgage applications)

This starts the process. Every document has to include every page. If a bank statement has 6 pages and the 6<sup>th</sup> page is blank, you still have to provide it. All pages as a PDF.