

The advantages of homeownership

Deciding whether to rent or own is an important and personal decision. Having the information you need to make the right choice for you is critical. Speaking with a real estate professional can help you decide what is best for you.

It may also help to first consider some key facts:

	Own	Rent
Equity	You may build equity.	Your monthly payments for a rental property do not build equity.
Tax deduction	Interest portion of your mortgage payment may be tax deductible.*	No deductions.
Privacy	With a single family home, condo or co-op, there's no landlord accessing your property.	The landlord can access your rented property.
Fixed payments	With a fixed rate mortgage, you have a predictable cost because the principal and interest payments do not go up.	Rent virtually always increases at lease renewal—often with no way to predetermine how much that increase will be.
Pride	You can customize or update your home with renovations, and enjoy the sense of stability that comes with homeownership.	You may not be able to update or personalize your living space, and annual lease agreements may lead to a feeling of instability.

To discuss the advantages of homeownership, call me today.

*Consult your tax advisor.

RT1079(0320)

Asha Rampersad
Licensed Real Estate Salesperson



Douglas Elliman Real Estate

390 Franklin Avenue
Franklin Square NY 11010

Bridget Pirinea
Senior Loan Officer

NMLS# 85340 - Branch NMLS# 1246527

☎ 516-978-3947
☎ 631-719-7825
➤ freedommortgage.com/bridget-pirinea
✉ bridget.pirinea@freedommortgage.com



Freedom Mortgage

175 Pinelawn Road Suite 304
Melville NY 11747



This is informational only and should not be relied upon by you. Douglas Elliman Real Estate is not a mortgage lender. Contact Freedom Mortgage to learn more about your eligibility for its mortgage products. Freedom Mortgage Corporation, NMLS #2767, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054 Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Freedom Mortgage is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. We do not provide legal, tax or investment advice. Licensed Mortgage Banker - NYS Department of Financial Services and Exempt Mortgage Loan Servicer Registration. Equal Housing Opportunity. (www.nmlsconsumeraccess.org). For complete licensing information, visit www.freedommortgage.com/state-licensing. © 2021 Freedom Mortgage Corporation.