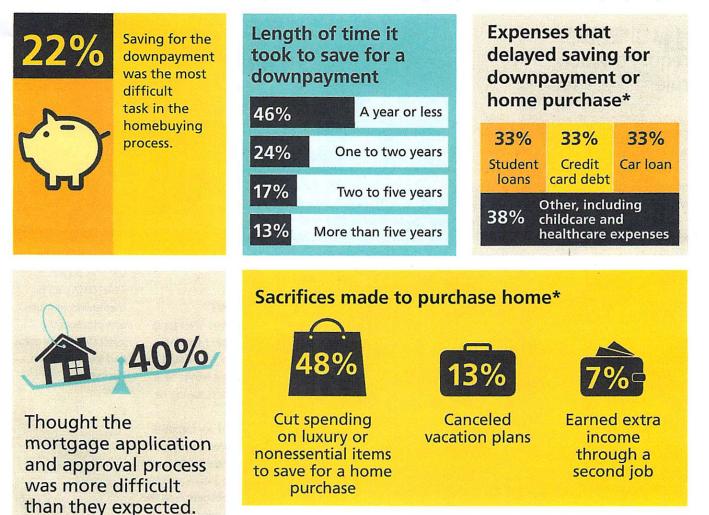
## **RENTING VS BUYING**

To rent, or to buy.....that is the question! That is a big financial decision. The costs involved in buying are varied and very, very complicated. Renting is a somewhat easy decision. Buying tends to be better over a long period of time. If you plan to stay in your home less than 5 years - RENT! If you are renting now and just barely able to pay your rent - continue to rent. If you have a stable job, money in the bank for the downpayment and closing costs, excess funds to pay for unexpected emergencies, plan to live in the home for at least 10 years....BUY!

Here's a look at what first-time buyers in Texas are facing to purchase their first property.



Source: 2014 Profile of Texas Homebuyers and Sellers \* Respondents could choose more than one answer