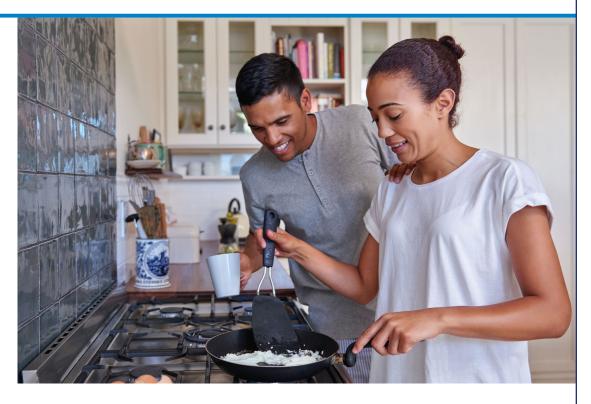
## Renting or buying: Which is right for you?

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## Call today to learn more.

Homeownership is one of the biggest decisions you'll make. Whether you're starting your career, settling down with a family, or preparing for retirement, it's important to carefully consider your financial situation before deciding whether to rent or buy.

Reasons for renting

- Shorter-term lease commitment compared to a mortgage
- Repairs typically performed and paid for as part of lease agreement
- Possible benefits of shared amenities

## Benefits of buying

- Building equity to finance expenses, home improvement projects or other needs
- Mortgage interest, property taxes and mortgage points possibly taxdeductible<sup>1</sup>
- Potential profit upon selling your home if value increases

If homeownership seems right for you, working with a trusted mortgage loan officer to determine how much house you may be able to afford is a good first step.





1. U.S. Bank and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, home equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2020 U.S. Bank.