

# Same Dream. DIFFERENT MARKET.



## MORE OPTIONS TODAY

- ✓ Lower purchase prices
- ✓ Less competition
- ✓ Sellers may offer concessions
- ✓ More negotiating power

### Then

3.5% interest rate

*You got the low rate, but paid more for the home.*

|                      |                   |
|----------------------|-------------------|
| Purchase price       | \$425,000         |
| Down payment (5%)    | \$21,250          |
| Loan amount          | \$403,750         |
| Interest rate        | 3.5% (3.642% APR) |
| Principal & interest | \$1,813.02/mo     |

Total monthly payment\*

**\$1,813.02/mo**



Homebuyers were likely to face multiple offers and pay over asking price.

### Today

7.5% interest rate

*A lower purchase price and a plan for the rate.*

|                                            |                   |
|--------------------------------------------|-------------------|
| Purchase price                             | \$375,000         |
| Down payment (5%)                          | \$18,750          |
| Loan amount                                | \$356,250         |
| Interest rate                              | 7.5% (7.706% APR) |
| Seller contribution<br>(funds 2-1 buydown) | \$8,300           |

**2-1 buydown = Lower payment**  
for the first 2 years



| Year 1 payment       | Year 2 payment       | Year 3 payment       |
|----------------------|----------------------|----------------------|
| <b>\$2,022.72/mo</b> | <b>\$2,251.74/mo</b> | <b>\$2,490.95/mo</b> |
| (5.5%/5.675% APR)    | (6.5%/6.690% APR)    | (7.5%/7.706% APR)    |

## THE BOTTOM LINE:

**Your rate can change later. Your purchase price can't.**

If rates improve, you may be able to refinance. Let's find the right plan for you.



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MORTGAGE  
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\*Monthly payments are provided for illustrative purposes only. Monthly payments shown include principal and interest only and do not include amounts for taxes and insurance premiums (estimated at \$750 per month for the scenarios above). Your actual monthly payment may vary as every loan is unique. Payments are based on credit score of 760; a 30-year fixed interest rate; conventional loan on primary residence.

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