



*Not sure if now is the best time to buy a home?*

# WAITING WILL BE COSTLY

Purchase a Home Today			Purchase a Home in December			Cost of Waiting	
Purchase Price	Mortgage Amount (20% Down)	Monthly Payment (3.125% Current Rate)	Purchase Price (10.64% Appreciation)	Mortgage Amount (20% Down)	Monthly Payment (3.75% Projected Rate)	Cost Per Month	Cost Per Year
\$440,000	\$352,000	\$1,508	\$486,816	\$389,453	\$1,804	\$296	\$3,552

Hypothetical interest rates based off of Zillow and Freddie Mac's Primary Mortgage Market Survey. Hypothetical monthly mortgage payments reflect hypothetical Principal & Interest amounts rounded to the nearest dollar amount and do not include taxes, insurance, or other possible fees. Hypothetical interest rates, mortgage payments, and loan balance reflect a hypothetical scenario of a 30-year fixed mortgage loan. These figures and rates are for educational purposes only and do not reflect an official mortgage loan offer.

**Don't wait to take the first steps to owning a home!**

**Call Today or Visit Our Website to Apply**



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