

VALUE ADDED SERVICES

Tools for Today's Market

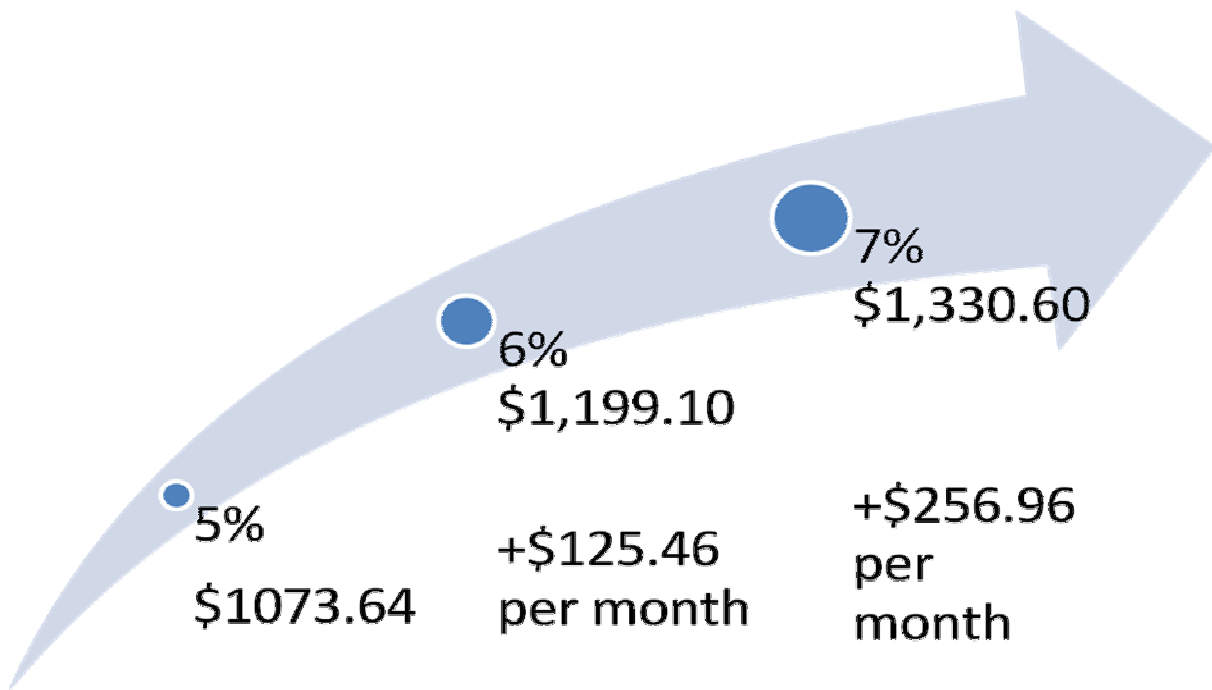


"Your Best Interest First"

Everyone Wants a Lower Price, But What About the Impact of Interest Rates

When shopping for a home, the natural tendency of any buyer is to want to pay the lowest price possible. It's important to keep in mind, however, that the sales price is not the only factor that determines what the monthly payment will be. In fact, the impact of higher interest rates can easily nullify any benefit of waiting for a lower price.

Below is a diagram that depicts this fact. Based off a purchase price of \$207,000 if the interest went from 5% to 6%, the monthly payment would increase \$125.46. With an interest rate increase from 5% to 7%, the monthly payment would increase \$256.96 per month.



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