

# The Cost of Waiting in a Rising Interest Rate Environment!



| <i>Interest Rate Market 30 Days ago;</i>  | <i>Today's Interest Rate</i>  |
|---|---|
| Example:<br>Sales Price: \$500,000<br>Loan Amount: \$400,000 (80%)<br>Interest Rate: 3.750%<br>Principal and Interest = \$ 1,852  | Example:<br>Sales Price: \$500,000<br>Loan Amount: \$400,000 (80%)<br>Interest Rate: 4.250%<br>Principal and Interest = \$1967.66*<br><b>*Equivalent to a Sales Price increase to \$530,900</b> |
| <i>August 1<sup>st</sup> Projected Interest Rate</i>  | <i>October 1<sup>st</sup> Projected Interest Rate</i>   |
| Example:<br>Sales Price: \$500,000<br>Loan Amount: \$400,000<br>Interest Rate: 4.750%<br>Principal and interest = \$2,086*<br><b>*Equivalent to a Sales Price increase to \$563,000</b> | Example:<br>Sales Price: \$500,000<br>Loan Amount: \$400,000<br>Interest Rate: 5.250%<br>Principal and Interest = \$2,208.81*<br><b>*Equivalent to a Sales Price increase to \$595,960!!</b>    |



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Loans are subject to approval. Fees and conditions may apply.

Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend.

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