

BUY NOW OR WAIT?

Example



	Buy Now	Wait 1 Year	Buy Now And Refi
Sales Price	\$350,000	\$365,000**	
Loan Amount	\$315,000	\$328,500	\$315,000
Note Rate	6.50%	4.50%	4.50%
Monthly Payment	\$1,991	\$1,664	\$1,596

Term is a 30 year fixed rate, 10% down, P&I only at a rate of 6.5% (6.825% APR) and 4.5% (4.76% APR)
All loans, rates & terms are subject to underwriting and investor approval. This is not an offer to extend credit or a commitment to lend. Rates, guidelines & products as of 07/01/23 & subject to change.

**Projected sales priced based off of forecasted appreciation (Source: MBS Highway)

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