

# BUYER TIPS

## *As Your Rates Go Up Your Buying Power Goes Down*

Monthly Payment

**\$1,200**

Interest Rate

3.875%

4.375%

4.875%

5.375%

5.875%



Buying Power

\$216,230.49

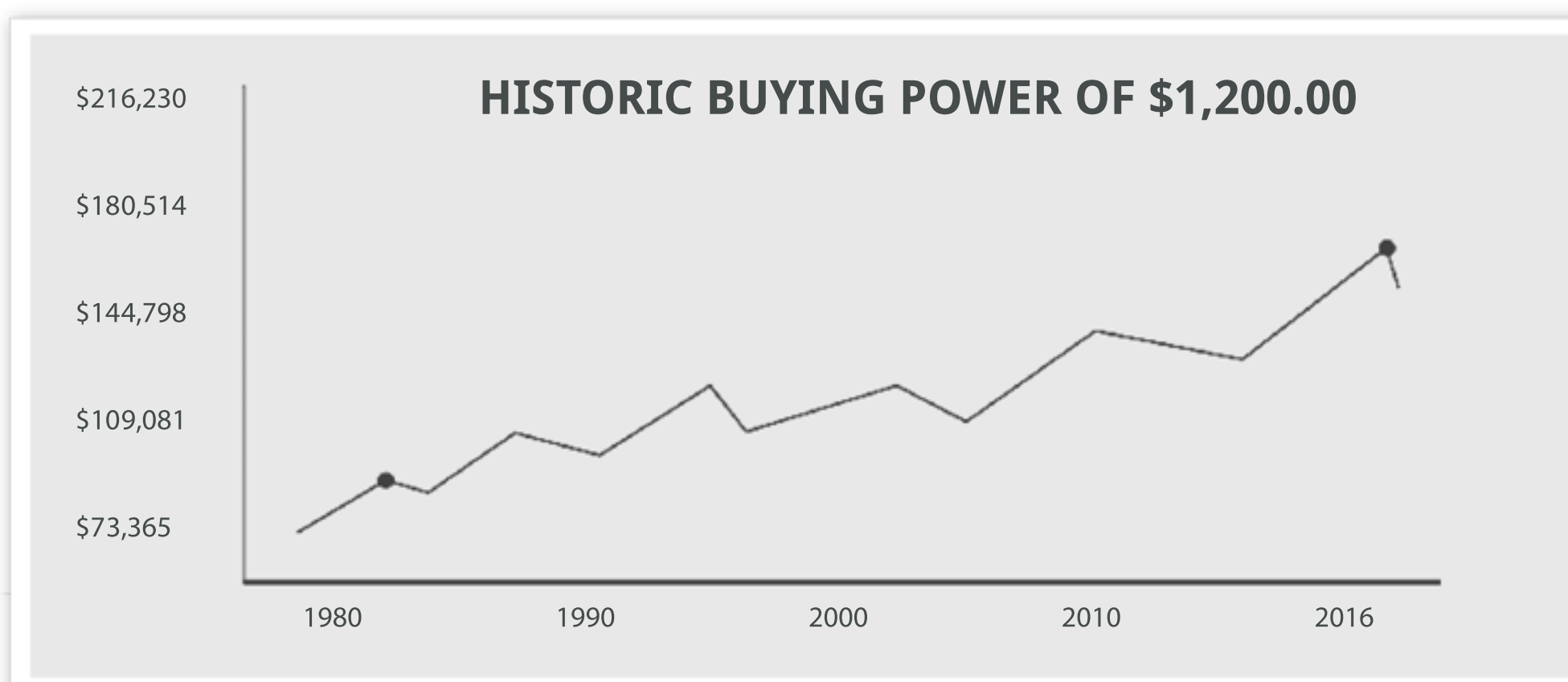
\$206,502.51

\$197,356.28

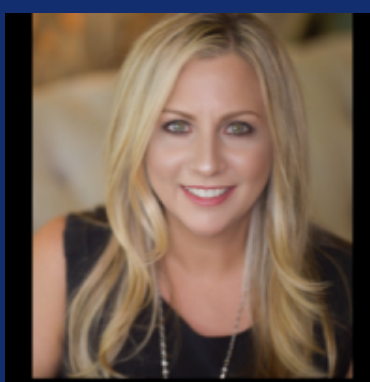
\$188,761.13

\$180,686.43

Monthly Payment includes PITI (Principle, Interest, Taxes and Insurance). All numbers are estimates and should be viewed as such. Please obtain final numbers prior to closing.



The problem with historically low rates is that they are bound to go up and that's exactly what experts predict will happen in the next year or so. Economists speculate that the rates could reach 6% even 6.5% in the not so distant future. If you wait and the experts are correct, you may be missing out on the home of your dreams.



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