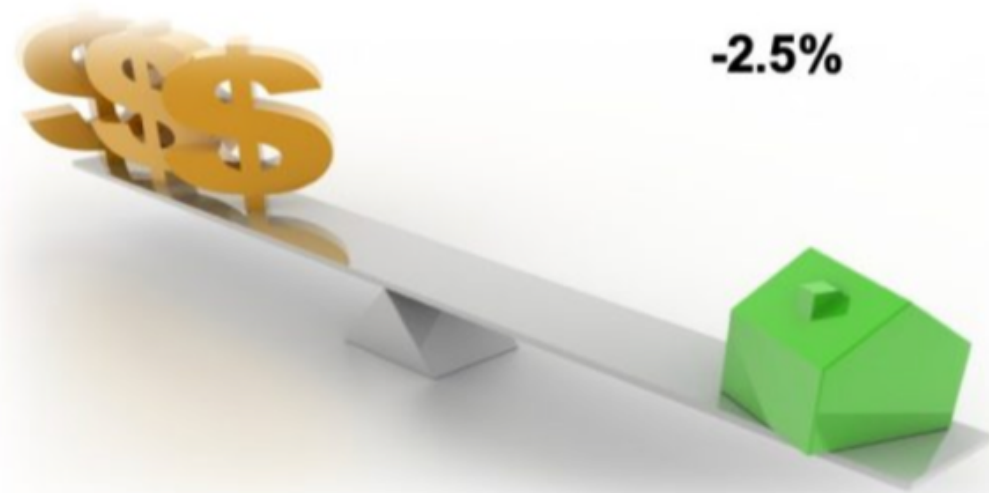


Buyer's Purchasing Power

RATE	5.25	\$ 4,970	\$ 4,846	\$ 4,721	\$ 4,597	\$ 4,472
	5.00	\$ 4,831	\$ 4,711	\$ 4,590	\$ 4,469	\$ 4,348
	4.75	\$ 4,695	\$ 4,577	\$ 4,460	\$ 4,342	\$ 4,225
	4.50	\$ 4,560	\$ 4,446	\$ 4,332	\$ 4,218	\$ 4,104
	4.25	\$ 4,427	\$ 4,317	\$ 4,206	\$ 4,095	\$ 3,985
	4.00	\$ 4,297	\$ 4,189	\$ 4,082	\$ 3,974	\$ 3,867
	3.75	\$ 4,168	\$ 4,064	\$ 3,960	\$ 3,855	\$ 3,751
		\$ 900,000	\$ 877,500	\$ 855,000	\$ 832,500	\$ 810,000
			-2.5%	-5%	-7.5%	-10%



Principal and Interest Payments
rounded to the nearest dollar amount.

Rising Interest Rates Means Less Buying Power

When interest rates rise, the true impact on a home buyer is their buying power. While home values might not change, the cost to obtain a home loan goes up. This means that you may be able to afford less home than you thought. The graphic below shows how you may be impacted while interest rates go up!

Monthly Principal & Interest Payment

Loan Amount	4.500%	4.625%	4.750%	4.875%	5.000%	5.125%	5.250%	5.375%	5.500%	BUYING POWER
\$750,000	\$3,800	\$3,856	\$3,912	\$3,969	\$4,026	\$4,084	\$4,142	\$4,200	\$4,258	
\$739,126		\$3,800								-1.4%
\$728,488			\$3,800							-2.9%
\$718,080				\$3,800						-4.3%
\$707,896					\$3,800					-5.6%
\$697,930						\$3,800				-6.9%
\$688,177							\$3,800			-8.2%
\$678,631								\$3,800		-9.5%
\$669,287	\$3,391	\$3,441	\$3,491	\$3,542	\$3,593	\$3,644	\$3,696	\$3,748	\$3,800	-10.8%

Don't wait any longer. Call me today to discuss available solutions to get you into your new home.



Eric Otfinoski
Mortgage Loan Officer
NMLS#: 32253
Office: 310-255-3464
Cell: 619-665-2343
eric@homeserviceslending.com
ericotfinoski.homeserviceslending.com

HomeServices Lending^{LLC}

3130 Wilshire Blvd Suite 100
Santa Monica, CA 90403



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