



**Want to save between
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every month on your
mortgage payment?**



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Buy or Refinance Before Interest Rates Increase in 2011!

<u>Loan Amount</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>	<u>Difference/Month</u>	<u>Over 30 Years</u>
\$200,000	4%	\$954.83	—	—
\$200,000	6%	\$1,199.10	\$244.27	\$7,328.10
\$200,000	8%	\$1,467.53	\$512.70	\$15,381.00
\$350,000	4%	\$1,670.95	—	—
\$350,000	6%	\$2,098.43	\$427.48	\$12,824.40
\$350,000	8%	\$2,568.18	\$897.23	\$26,916.90
\$500,000	4%	\$2,387.08	—	—
\$500,000	6%	\$2,997.75	\$610.67	\$18,320.10
\$500,000	8%	\$3,668.82	\$1,281.74	\$38,452.20

Rates as recently as two years ago were 6.3%. Rates today are in the low 4% range. Don't wait and diminish your buying power. You won't know when rates hit the bottom, until they start increasing. Save money on your monthly payment, or afford more house, but take advantage today!



Rachel Weinberg, Realtor

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