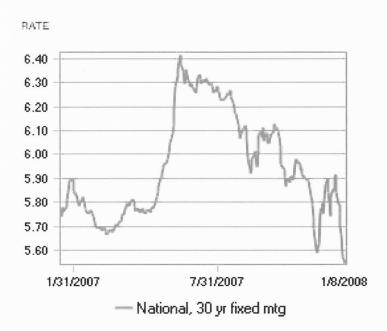
You need to buy now when the market AND INTEREST RATES are down!

Most people do not pay cash for homes. Instead, they get a mortgage to assist them in their purchase. Therefore, it's imperative to factor in a comparison of interest rates when determining whether or not NOW is the time to buy a home. Current interest rates are about 1% lower than the historical 15 year average. What does that translate to in buying power for the same monthly payment?

A \$250,000 principal and interest loan payment at the historical average would be over \$2200. At current rates, the payment for that same house would be approximately \$200 per month LESS!

So while waiting for that "best time to buy", you run the risk of higher interest rates AND possibly less buying power.



15 year 7.048378