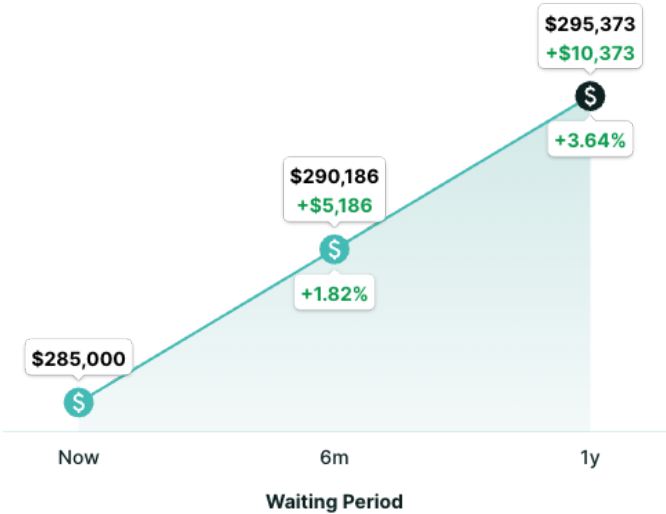


Buying Now vs Waiting 1 Year

Benefit of Buying Now	Appreciation Gain (+3.64%)	\$10,373
	Cumulative monthly payment difference for buying now vs waiting	+\$ 72
	Cost of Refinance	-\$ 4,000

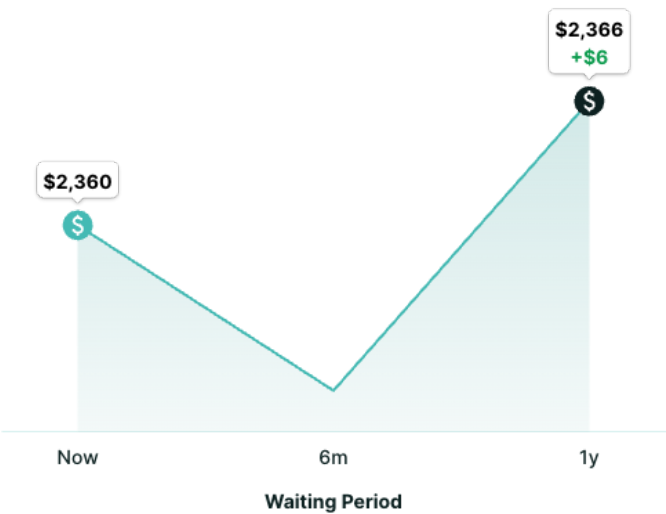
Appreciation Gain

Property value in 1 year: \$295,373
Based on +3.64% cumulative appreciation



Payment Difference

Monthly: +\$6
Cumulative (1 year): \$72



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Property & Loan Details

See how waiting to buy affects a property's value and the loan for it.

	Today	Waiting 6 months	Waiting 1 year
Property Value	\$285,000	\$290,186 +1.82%	\$295,373 +3.64%
Loan Amount	\$276,450	\$281,322	\$286,189
Term	30 Years	30 Years	30 Years
Down Payment	\$8,550	\$8,864	\$9,184
Total Addl. Financing	\$0	\$0	\$0
Rate	6.125%	5.875%	5.75%
APR	6.705%	6.45%	6.319%
Points	0	0	0
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed
Mortgage Insurance	\$200	\$204	\$207
Annual Prin & Interest (Year 1)	\$20,157	\$19,970	\$20,041
Monthly Prin & Interest (Year 1)	\$1,680	\$1,664	\$1,670
Total Monthly Expenses	\$2,360	\$2,352	\$2,366
Total Annual Expenses	\$28,323	\$28,228	\$28,393
Prepays & Escrows	\$4,400	\$4,400	\$4,400
Closing Cost	\$10,200	\$10,200	\$10,200
Total Cash to Close	\$23,150	\$23,464	\$23,784

Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. *APR of 6.705% assumes a 6.125% simple fixed interest rate assuming \$37,859 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$276,450 with 360 monthly payments at the assumed simple interest rate (Current as of 11/15/2025). Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.