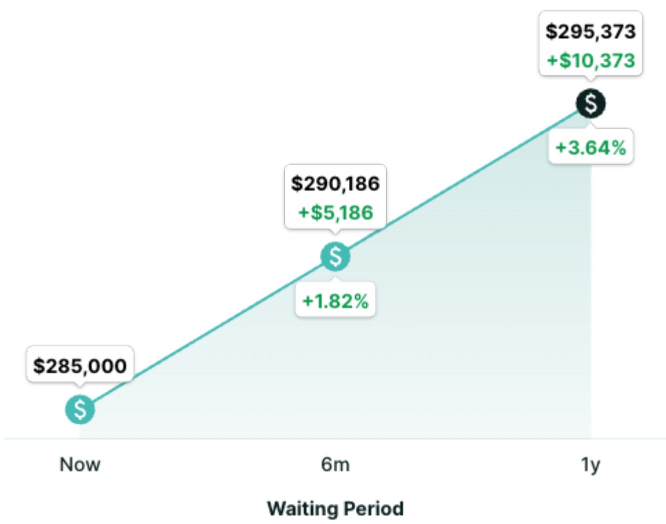
Buying Now vs Waiting 1 Year

Benefit of Buying Now **$6,445**	Appreciation Gain (+3.64%)	$10,373
	Cumulative monthly payment difference for buying now vs waiting	+$ 72
	Cost of Refinance	−$ 4,000

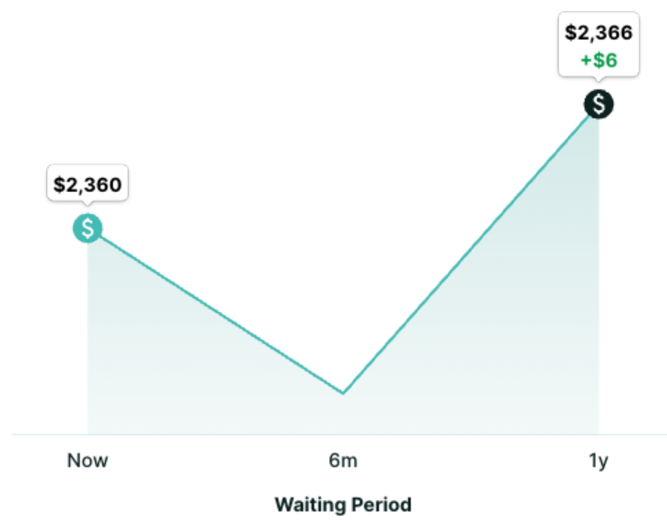
Appreciation Gain

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
Prepaids & 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