

Buying Now vs Waiting 1 Year

Benefit of Buying Now

\$12,683

Appreciation Gain **(+4.46%)**

\$18,375

Cumulative monthly payment difference for
buying now vs waiting

-\$ 1,692

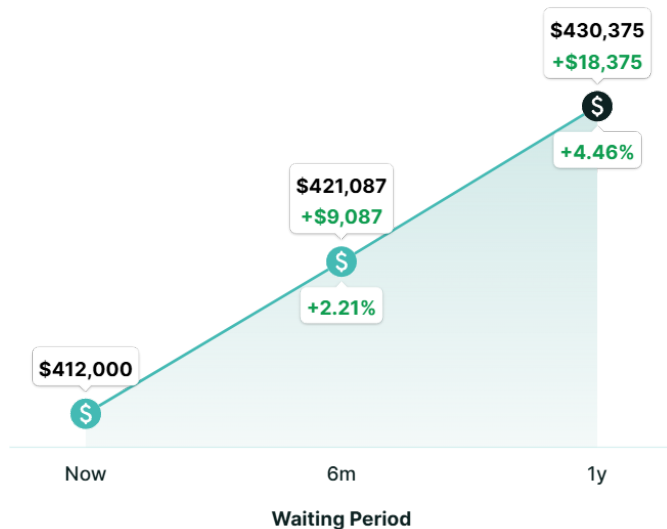
Cost of Refinance

-\$ 4,000

Appreciation Gain

Property value in 1 year: **\$430,375**

Based on **+4.46%** cumulative appreciation



Payment Difference

Monthly: **-\$141**

Cumulative (1 year): **-\$1,692**



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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	\$412,000	\$421,087 +2.21%	\$430,375 +4.46%
Loan Amount	\$416,120	\$425,298	\$434,679
Term	30 Years	30 Years	30 Years
Down Payment	\$0	\$0	\$0
Total Addl. Financing	\$4,120	\$4,211	\$4,304
Rate	6.25%	5.75%	5.25%
APR	6.603%	6.106%	5.609%
Points	1 (\$4,120)	1 (\$4,211)	1 (\$4,304)
Fixed/ARM	USDA Buydown 1/0	USDA Buydown 1/0	USDA Buydown 1/0
Mortgage Insurance	\$121	\$124	\$127
Annual Prin & Interest (Year 1)	\$27,574	\$26,623	\$25,660
Monthly Prin & Interest (Year 1)	\$2,298	\$2,219	\$2,138
Total Monthly Expenses	\$2,896	\$2,826	\$2,755
Total Annual Expenses	\$34,757	\$33,912	\$33,057
Prepays & Escrows	\$3,543	\$3,543	\$3,543
Closing Cost	<u>\$10,212</u>	<u>\$10,294</u>	<u>\$10,377</u>
Total Cash to Close	\$14,667	\$14,840	\$15,016

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 6.603% assumes a 6.25% simple fixed interest rate assuming \$34,716 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$412,000 with 360 monthly payments at the assumed simple interest rate (Current as of 04/22/2025). †Lender is not a tax consultation firm. Please seek advice from a tax professional. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.