

How Much Will Waiting Cost You?



Now

Next Year

\$600,000	Home Price Fannie Mae Forecast (+12.20%)	\$673,200
3.000%¹	Interest Rate Fannie Mae Forecast (+0.50%)	3.500%¹
3.042% APR¹	Annual Percentage Rate	3.542% APR¹
\$480,000	Loan Amount	\$538,560
\$2,023.70	Monthly Mortgage Payment Principal & Interest	\$2,418.38

What will it cost you if you wait to buy?



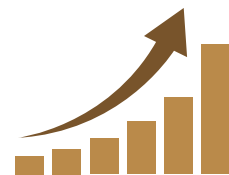
\$394.68

Monthly Payment Difference



\$4,736.16

Annual Payment Difference



\$142,084.80

Payment Difference Over 30 Years

Ask our Mortgage Loan Consultants for a personalized Cost of Waiting analysis tailored to your home scenario.

(800) 506-5070

Date of Comparison 6/8/2021

¹APR is Annual Percentage Rate. 'Now' calculations are based on a \$480,000 30-year fixed-rate loan with a 3.000% interest rate. 'Next Year' calculations are based on a \$538,560 30-year loan with a 3.500% interest rate. Monthly payments represent principal and interest only. Payments shown do not include applicable taxes and insurance. As a result, the total payment obligation will be higher. APR for 'Next Year' is a projection and may not be exact. These numbers are to be used for illustration purposes only.

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ORANGE COUNTY'S CREDIT UNIONSM

with you all the wayTM