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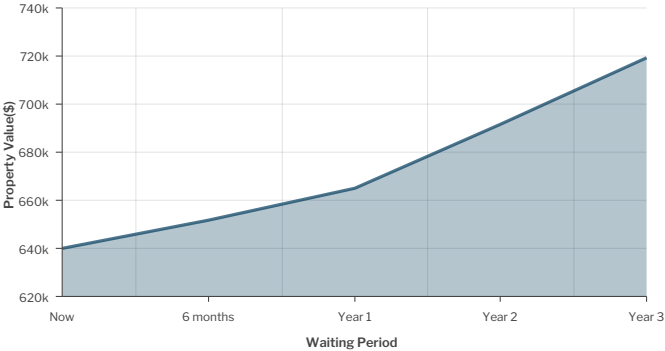


Cost of Waiting (\$640,000)

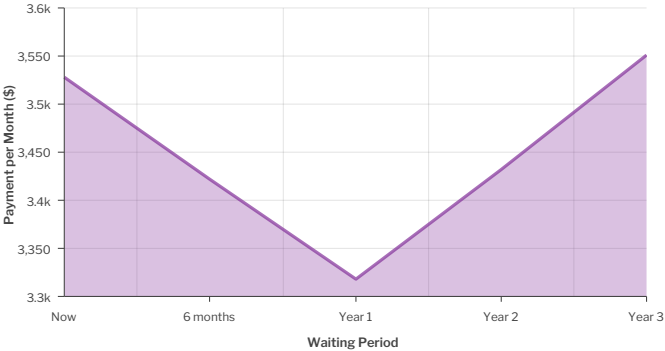
Maricopa County, AZ

	Loan Today (New Loan)	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Property Name	3114 W Donatello Drive, Phoenix	3114 W Donatello Drive, Phoenix	3114 W Donatello Drive, Phoenix	3114 W Donatello Drive, Phoenix	3114 W Donatello Drive, Phoenix
Property Value	\$640,000	\$651,736 1.83%	\$665,017 3.91%	\$691,575 8.06%	\$719,288 12.39%
Loan Amount	\$512,000	\$521,389	\$532,014	\$553,260	\$575,430
Term	30 years	30 years	30 years	30 years	30 years
Down Payment	\$128,000	\$130,347	\$133,003	\$138,315	\$143,858
Rate	5.99%	5.5%	5%	5%	5%
APR %	6.023%	5.533%	5.034%	5.032%	5.031%
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed

Appreciation of Property



Payments Over Time



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*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 6.023% assumes a 5.99% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$512,000 with 360 monthly payments at the assumed simple interest rate (Current as of 10/9/2024).

†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.

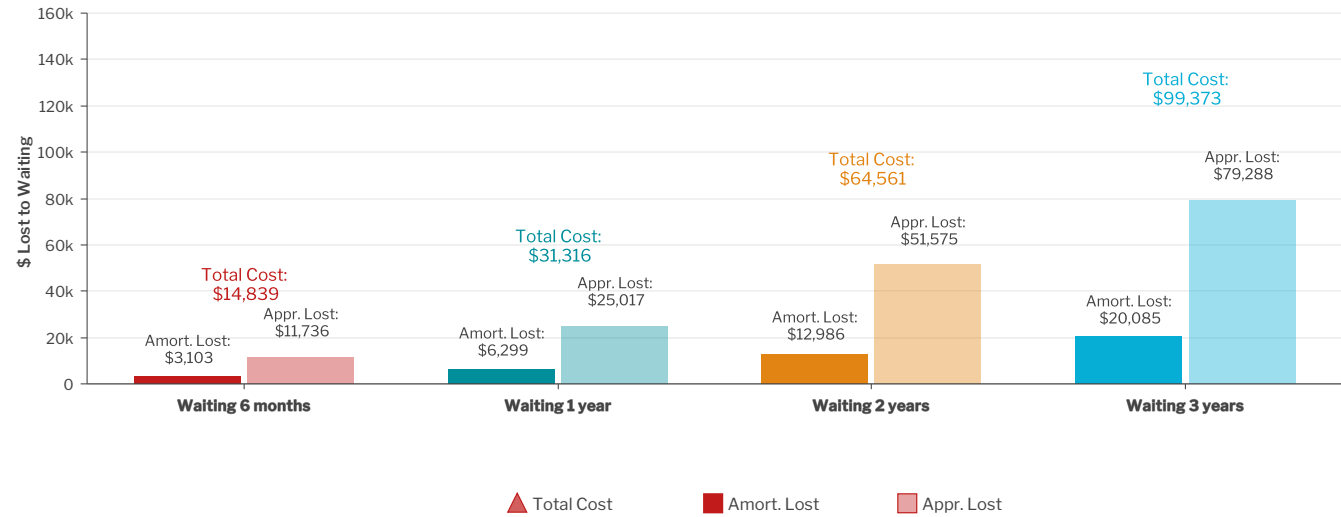
Cost of Waiting Analysis

Compared to New Loan Today	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Payment Difference	\$-106	\$-210	\$-96	\$23
Annual loss in cash flow	\$-1,272	\$-2,525	\$-1,157	\$271
Loss in Property Appreciation	\$11,736	\$25,017	\$51,575	\$79,288
Amortization Lost	\$3,103	\$6,299	\$12,986	\$20,085
Total Cost of Waiting	\$14,839	\$31,316	\$64,561	\$99,373

How much will it cost you to wait 1, 2 or 3 years? These charts compare all of the costs and payments if you were to take out your loan today, versus 1, 2 and 3 years. The Property value changes are based on the MBS Highway forecasts for each county, but can be adjusted. The Interest Rate changes are based on the MBA forecasts, but can also be changed. The down payment amount assumes that you will want to keep the same LTV, so if the home price increases in the future, the down payment will increase accordingly.

Cost of Waiting: New Loan

Losses from Appreciation and Amortization



Additional Cash Required

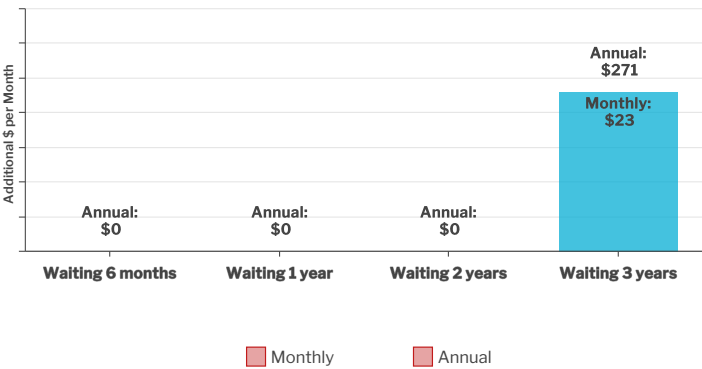


Waiting 3 years	\$15,858 more required
Waiting 2 years	\$10,315 more required
Waiting 1 year	\$5,003 more required
Waiting 6 months	\$2,347 more required

See how much more cash you will need to bring to the closing table in order to close 1, 2 and 3 years later. The cost increase assumes that you will want to keep the same LTV, so if the home price increases in the future, the down payment will increase accordingly.

Cost of Waiting: New Loan

Loss in Cashflow



If the home you are looking to purchase appreciates and rates increase, you could be paying much more if you wait 1, 2 or 3 years. The chart below shows how much more, on a monthly and annual basis, you will have to pay.