

# BUYING POWER

*Historically Low Interest Rates Give Today's Buyer a Distinct Advantage*

**Loan Amount**      **\$250,000**

<b>Rate</b>	<b>5.00%</b>	<b>5.50%</b>	<b>6.00%</b>	<b>6.50%</b>	<b>7.00%</b>
<b>Payment</b>	<b>\$1,342</b>	<b>\$1,419</b>	<b>\$1,498</b>	<b>\$1,580</b>	<b>\$1,663</b>
<b>Buying Power</b>					
<b>Payment at 5%</b>	<b>\$1,342</b>	<b>\$1,342</b>	<b>\$1,342</b>	<b>\$1,342</b>	<b>\$1,342</b>
<b>Loan Amount</b>	<b>250,000</b>	<b>236,364</b>	<b>223,843</b>	<b>212,327</b>	<b>201,720</b>
		<b>5.45%</b>	<b>10.46%</b>	<b>15.07%</b>	<b>19.31%</b>

% Decrease in Loan Amount as Rate Increases

**Loan Amount**      **\$300,000**

<b>Rate</b>	<b>5.00%</b>	<b>5.50%</b>	<b>6.00%</b>	<b>6.50%</b>	<b>7.00%</b>
<b>Payment</b>	<b>\$1,610</b>	<b>\$1,703</b>	<b>\$1,798</b>	<b>\$1,896</b>	<b>\$1,995</b>
<b>Buying Power</b>					
<b>Payment at 5%</b>	<b>\$1,610</b>	<b>\$1,610</b>	<b>\$1,610</b>	<b>\$1,610</b>	<b>\$1,610</b>
<b>Loan Amount</b>	<b>300,000</b>	<b>283,556</b>	<b>268,534</b>	<b>254,719</b>	<b>241,995</b>
		<b>5.48%</b>	<b>10.49%</b>	<b>15.09%</b>	<b>19.34%</b>

% Decrease in Loan Amount as Rate Increases

**Loan Amount**      **\$400,000**

<b>Rate</b>	<b>5.00%</b>	<b>5.50%</b>	<b>6.00%</b>	<b>6.50%</b>	<b>7.00%</b>
<b>Payment</b>	<b>\$2,147</b>	<b>\$2,271</b>	<b>\$2,398</b>	<b>\$2,528</b>	<b>\$2,661</b>
<b>Buying Power</b>					
<b>Payment at 5%</b>	<b>\$2,147</b>	<b>\$2,147</b>	<b>\$2,147</b>	<b>\$2,147</b>	<b>\$2,147</b>
<b>Loan Amount</b>	<b>400,000</b>	<b>378,000</b>	<b>358,149</b>	<b>339,000</b>	<b>322,753</b>
		<b>5.50%</b>	<b>10.46%</b>	<b>15.25%</b>	<b>19.31%</b>

% Decrease in Loan Amount as Rate Increases

**Loan Amount**      **\$500,000**

<b>Rate</b>	<b>5.50%</b>	<b>6.00%</b>	<b>6.50%</b>	<b>7.00%</b>	<b>7.50%</b>
<b>Payment</b>	<b>\$2,838</b>	<b>\$2,997</b>	<b>\$3,160</b>	<b>\$3,326</b>	<b>\$3,496</b>
<b>Buying Power</b>					
<b>Payment at 5.5%</b>	<b>\$2,838</b>	<b>\$2,838</b>	<b>\$2,838</b>	<b>\$2,838</b>	<b>\$2,838</b>
<b>Loan Amount</b>	<b>500,000</b>	<b>473,512</b>	<b>449,151</b>	<b>426,714</b>	<b>406,000</b>
		<b>5.30%</b>	<b>10.17%</b>	<b>14.66%</b>	<b>18.80%</b>

% Decrease in Loan Amount as Rate Increases

**Loan Amount**      **\$600,000**

<b>Rate</b>	<b>5.50%</b>	<b>6.00%</b>	<b>6.50%</b>	<b>7.00%</b>	<b>7.50%</b>
<b>Payment</b>	<b>\$3,406</b>	<b>\$3,597</b>	<b>\$3,792</b>	<b>\$3,991</b>	<b>\$4,195</b>
<b>Buying Power</b>					
<b>Payment at 5.5%</b>	<b>\$3,406</b>	<b>\$3,406</b>	<b>\$3,406</b>	<b>\$3,406</b>	<b>\$3,406</b>
<b>Loan Amount</b>	<b>600,000</b>	<b>568,000</b>	<b>538,000</b>	<b>512,057</b>	<b>487,223</b>
		<b>5.33%</b>	<b>10.33%</b>	<b>14.66%</b>	<b>18.80%</b>

% Decrease in Loan Amount as Rate Increases

\*\*Payments based on 30 Year Amortization

**RICK PRISTAS**

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