

## WHAT COULD HISTORICALLY LOW RATES MEAN TO YOU?

|              |            | INTEREST RATE - 30yr Fixed |            |            |            |            |            |            |
|--------------|------------|----------------------------|------------|------------|------------|------------|------------|------------|
|              |            | (Today's rate)             | 4.120%     | 4.250%     | 4.50%      | 5.00%      | 5.50%      | 6.00%      |
| LOAN BALANCE | \$ 200,000 | \$968.72                   | \$983.88   | \$1,013.37 | \$1,073.64 | \$1,135.58 | \$1,199.10 | \$1,264.14 |
|              | \$ 250,000 | \$1,210.90                 | \$1,229.85 | \$1,266.71 | \$1,342.05 | \$1,419.47 | \$1,498.88 | \$1,580.17 |
|              | \$ 300,000 | \$1,453.08                 | \$1,475.82 | \$1,520.06 | \$1,610.46 | \$1,703.37 | \$1,798.65 | \$1,896.20 |
|              | \$ 350,000 | \$1,695.26                 | \$1,721.79 | \$1,773.40 | \$1,878.88 | \$1,987.26 | \$2,098.43 | \$2,212.24 |
|              | \$ 400,000 | \$1,937.44                 | \$1,967.76 | \$2,026.74 | \$2,147.29 | \$2,271.16 | \$2,398.20 | \$2,528.27 |
|              | \$ 450,000 | \$2,179.62                 | \$2,213.73 | \$2,280.08 | \$2,415.70 | \$2,555.05 | \$2,697.98 | \$2,844.31 |
|              | \$ 500,000 | \$2,421.80                 | \$2,459.70 | \$2,533.43 | \$2,684.11 | \$2,838.95 | \$2,997.75 | \$3,160.34 |
|              | \$ 650,000 | \$3,148.34                 | \$3,197.61 | \$3,293.45 | \$3,489.34 | \$3,690.63 | \$3,897.08 | \$4,108.44 |
|              | \$ 700,000 | \$3,390.51                 | \$3,443.58 | \$3,546.80 | \$3,757.75 | \$3,974.52 | \$4,196.85 | \$4,424.48 |
|              | \$ 750,000 | \$3,632.69                 | \$3,689.55 | \$3,800.14 | \$4,026.16 | \$4,258.42 | \$4,496.63 | \$4,740.51 |

### How to use the chart above:

EXAMPLE

|  |                             |   |
|--|-----------------------------|---|
| Find what your current loan balance:   | \$450,000.00                | <i>(If you have paid down your loan balance significantly then you'll want to increase your 'current' loan balance)</i> |
| Find your current interest rate:       | 5.50%                       |   |
| <b>Your current payment is:</b>        | <b>\$2,555.05</b> Per month |   |
| Find your new loan amount balance:     | \$450,000.00                |   |
| Find your new interest rate:           | 4.25%                       | <i>(In this example it is assumed you have not paid your current loan down a significant amount)</i>                    |
| <b>Your new payment would be:</b>      | <b>\$2,213.73</b> Per month |   |
| <b>THAT IS A SAVINGS PER MONTH OF:</b> | <b>\$341.32</b>             | <i>(\$2555.05 - \$2213.73 = \$341.32)</i>   |