

How Much Will Waiting Cost You?



Now

Next Year

\$600,000	Home Price National Association of Home Builders Forecast (+5%)	\$630,000
5.050%¹	Interest Rate National Association of Home Builders Forecast (+.620%)	5.670%¹
5.107% APR¹	Annual Percentage Rate (30-Year Fixed Rate)	5.727% APR¹
\$480,000	Loan Amount	\$504,000
\$2,591.43	Monthly Mortgage Payment Principal & Interest	\$2,915.64

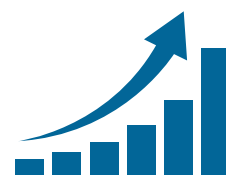
What will it cost you if you wait to buy?



\$324.21
Monthly Payment Difference



\$3,890.52
Annual Payment Difference



\$116,715.60
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 7/1/2022

¹APR is Annual Percentage Rate. 'Now' calculations are based on a \$480,000 30-year fixed-rate loan with a 5.050% interest rate. 'Next Year' calculations are based on a \$504,000 30-year loan with a 5.670% 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.

Membership in Orange County's Credit Union is available to anyone who lives or works in Orange, Los Angeles, Riverside, or San Bernardino Counties. Don't live or work in our area? You may also qualify through your employer or if your immediate family member banks with us. Ask for details. Membership fee is \$5. NMLS #403462



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ORANGE COUNTY'S CREDIT UNIONSM

with you all the wayTM