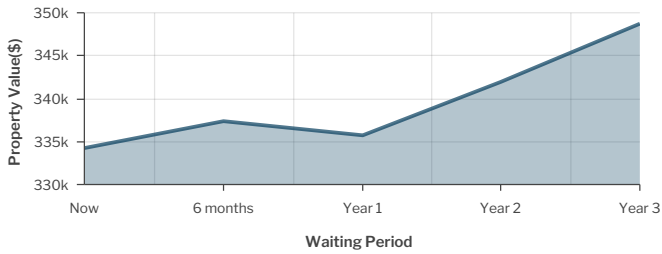


Cost of Waiting (\$334,244)

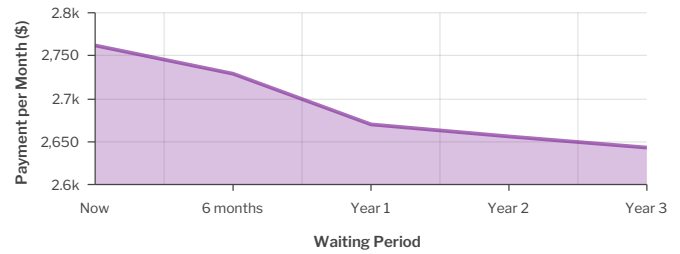
Tarrant County, TX

	Loan Today (My New Home Loan)	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Property Name	My Next Home	My Next Home	My Next Home	My Next Home	My Next Home
Property Value	\$334,244	\$337,376 0.94%	\$335,729 0.44%	\$341,946 2.30%	\$348,728 4.33%
Loan Amount	\$317,532	\$320,507	\$318,943	\$324,849	\$331,292
Term	30 years	30 years	30 years	30 years	30 years
Down Payment	\$16,712	\$16,869	\$16,786	\$17,097	\$17,436
Rate	6%	5.75%	5.5%	5.25%	5%
APR %	6.347%	6.101%	5.847%	5.609%	5.372%
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed
Mortgage Insurance	\$153	\$154	\$154	\$157	\$160

Appreciation of Property



Payments Over Time



Cost of Waiting Analysis

Compared to My New Home Loan Today	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Payment Difference	\$-32	\$-92	\$-106	\$-118
Annual loss in cash flow	\$-388	\$-1,102	\$-1,271	\$-1,420
Loss in Property Appreciation	\$3,132	\$1,485	\$7,702	\$14,484
Amortization Lost	\$1,920	\$3,899	\$8,039	\$12,434
Total Cost of Waiting	\$5,052	\$5,384	\$15,741	\$26,918

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.



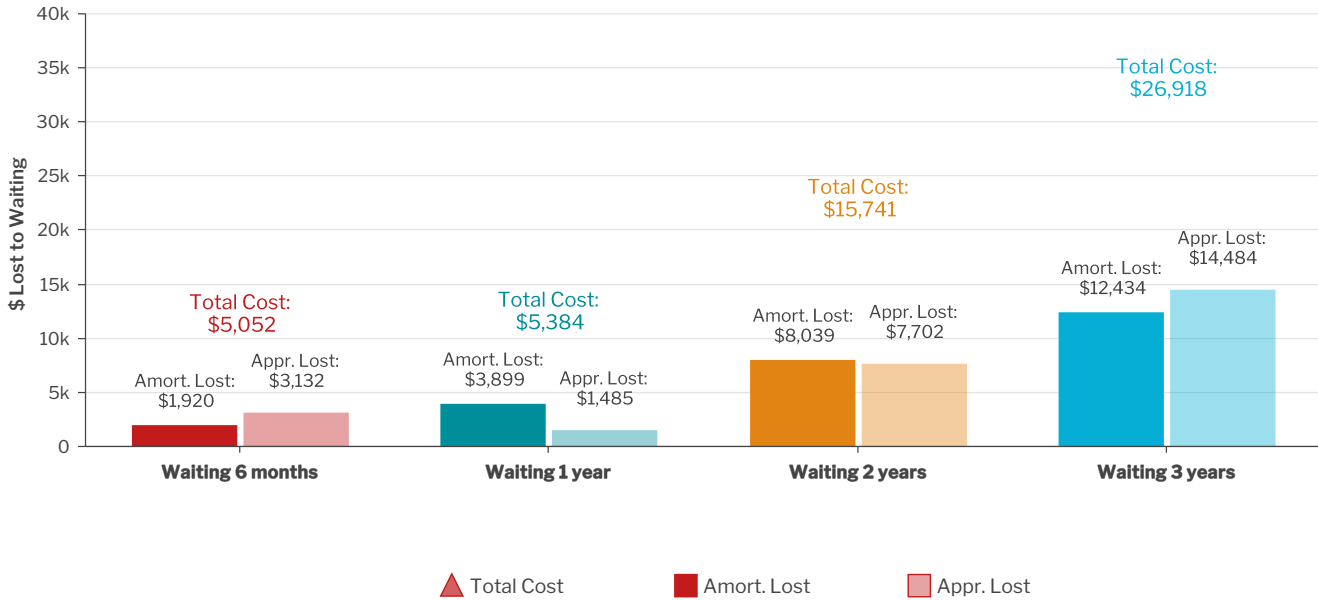
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Cost of Waiting: My New Home Loan

Losses from Appreciation and Amortization

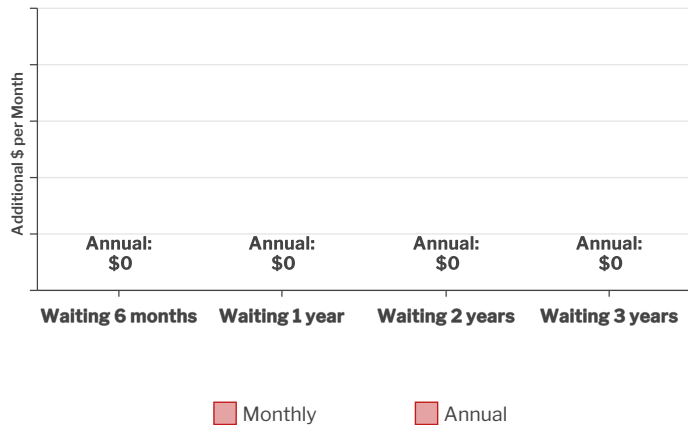


Additional Cash Required



Cost of Waiting: My New Home Loan

Loss in Cashflow



Waiting 3 years	\$724 more required
Waiting 2 years	\$385 more required
Waiting 6 months	\$157 more required
Waiting 1 year	\$74 more required

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.

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.