

# Why Wait to Buy a Home?

Waiting too long can cost you thousands more.  
If you're ready to purchase a home, don't hesitate.

DATES	LOAN AMOUNT	INTEREST RATE	APR	P&I PAYMENT	DIFFERENCE PER MONTH
LAST YEAR	\$800,000	3.875%	4.724%	\$3,761.90	-
TODAY	\$825,000	4.375%	4.500%	\$4,119.10	\$357.20
NEXT YEAR	\$850,000	5.000%	5.125%	\$4,562.98	\$443.88
LAST YEAR	\$1,250,000	3.875%	4.719%	\$5,877.96	-
TODAY	\$1,500,000	4.375%	4.500%	\$7,489.28	\$1,611.32
NEXT YEAR	\$1,750,000	5.000%	5.125%	\$9,394.38	\$1,905.10

\* 20% down payment used in all examples. These illustrations show how the market may have changed over the past 12 months and how it possibly could change over the next 12 months.

Contact me  
when you're  
ready.

I'll be happy to answer any of your mortgage questions,  
give live rate quotes, or provide a mortgage Pre-Approval.



**Cathy Haddad**  
Home Mortgage Consultant

848-203-2272 - Cell  
973-830-8789 - Office  
chaddad@atlantichomeloans.com  
NMLS # 51156

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50 Route 46 Parsippany, NJ 07054

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