

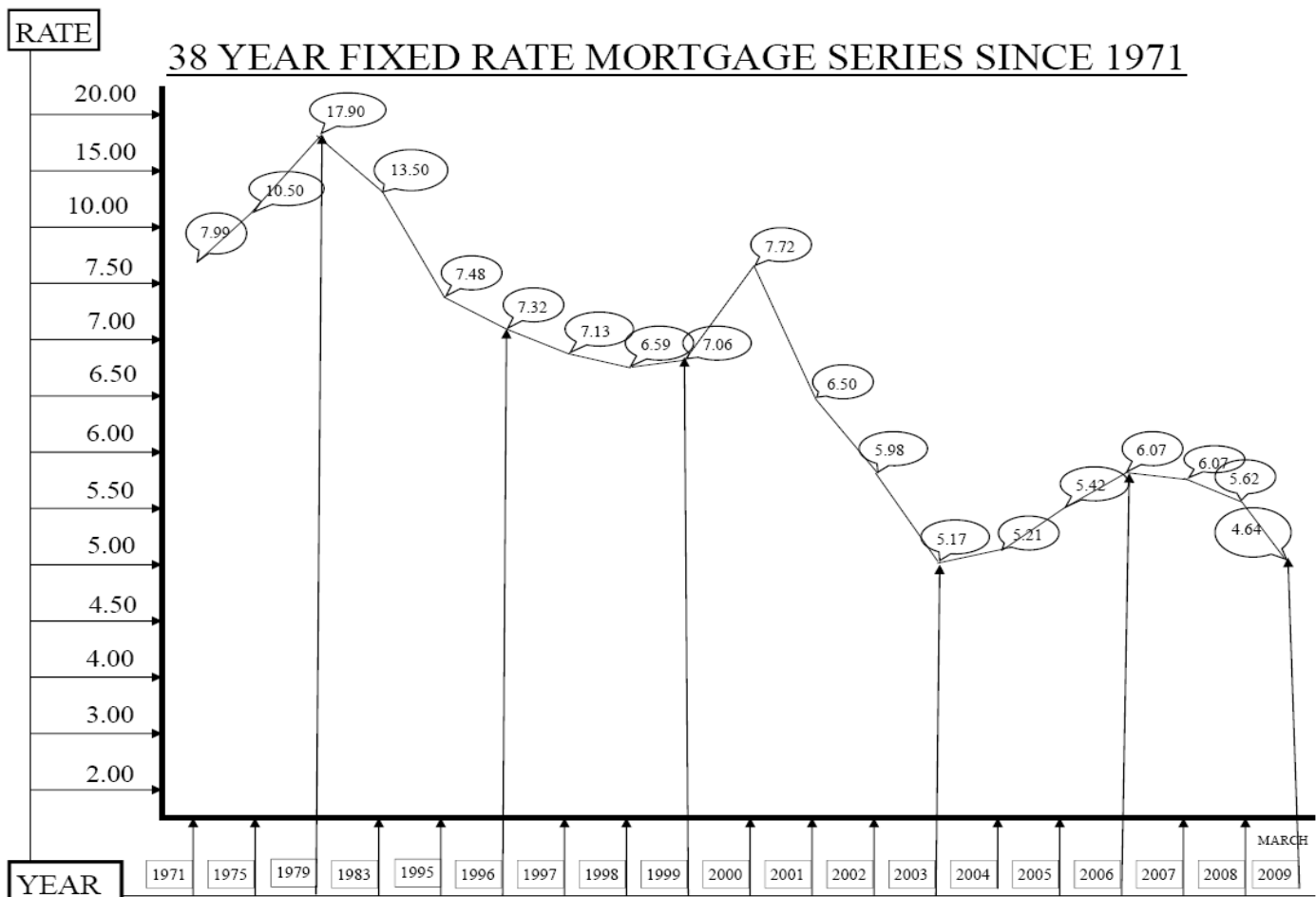


Financing: 30 + Year Interest Rate Graph

Interest rates haven't been this low in most people's life-time! To give you some idea of the impact of interest rates, consider the following:*

- With today's interest rates, \$1,000.00 borrowed costs you about \$5.00 per month - or \$10,000.00 borrowed costs you about \$50.00 a month!
- Every 1% change in your interest rate costs/saves you about \$160.00 per month!
- Or a 1% change in the interest rate is equivalent to approximately \$30,000.00, or 2% is \$60,000.00!
- Borrowing today under 5% compared to 30 years ago at 18% is the equivalent of nearly \$400,000.00!
- If history is any sign, rates are sure to increase! (see % graph below)

So if you are considering buying a home, now would be the time you'd want to buy because interest rates have a greater impact on your payment that any federal/state tax credit or even price reduction!



*reflective of a loan about of about \$255,000 to \$275,000.00 and a rate of about 5%