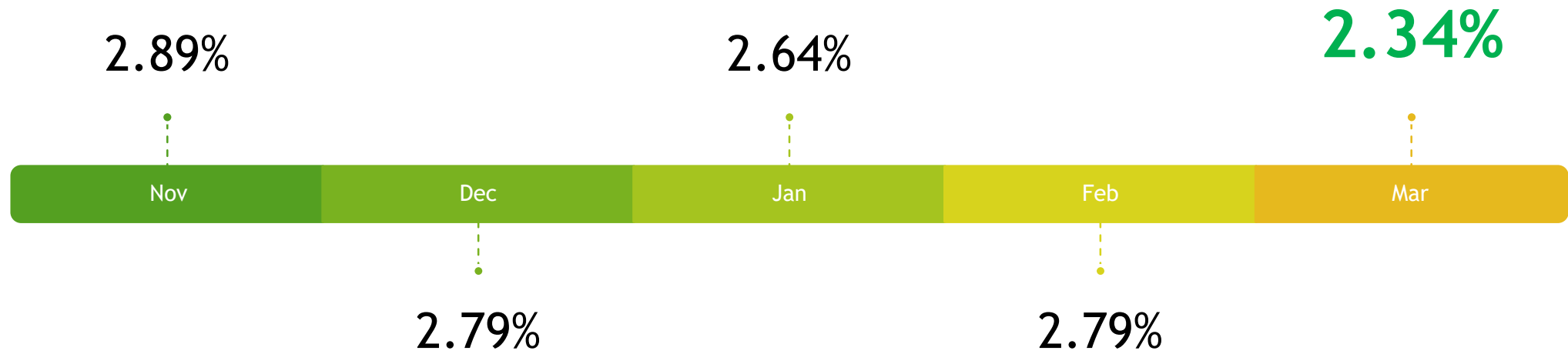


▶ To Buy or to Wait





Rates had been stable...until now

Should I buy or Should I Wait?

Mrs. Today

- ▶ Mortgage Amount: \$300,000
- ▶ Rate: 2.34%
- ▶ Payment: \$1,320.11
- ▶ Total Payments: \$79,206.60
- ▶ Total Interest: \$32,297.64
- ▶ Total Principal: \$46,908.96

Mrs. Tomorrow

- ▶ Mortgage Amount: \$270,000
- ▶ Rate: 2.79%
- ▶ Payment: \$1,248.85
- ▶ Total Payments: \$74,931
- ▶ Total Interest: \$34,773
- ▶ Total Principal: \$40,157.19

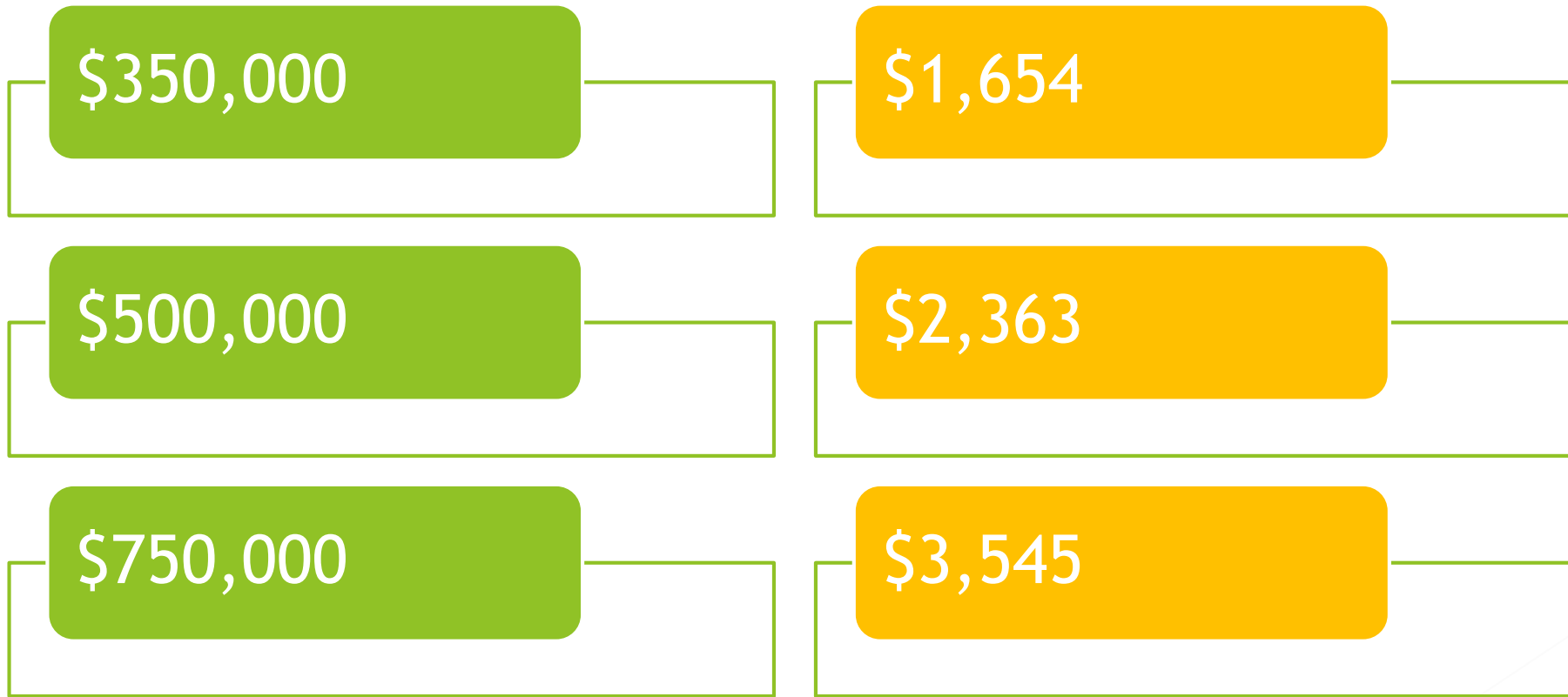
Mrs. Tomorrow...

- ▶ Would save \$71.26 per month by waiting
- ▶ Translates to \$4,275.60 over 5 years

But meanwhile....

- ▶ Would pay \$1,500 per month in rent
- ▶ That's \$90,000 over 5 years
- ▶ Does this really negate saving \$4,275

How Rate Impacts Payments - 2.99%



How Rate Impacts Payments - 2.34%

\$350,000	\$1,540
\$500,000	\$2,200
\$750,000	\$3,300

Questions?

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