

# your 30-year buying power

Mark is in high spirits, because today's interest rates are at record lows! Keep in mind, the average rate was over 8% in 2000, over 10% in 1990, and over 13% in 1980. The super low interest rates we're seeing now are bound to increase, along with real estate costs, so today's prices are probably the lowest you'll ever see. The chart below shows what happens to your monthly payment when you wait—and interest rates AND total loan amounts rise.

INTEREST RATE	2.5%	3.0%	3.5%	4.0%	4.5%
LOAN AMOUNT	MONTHLY PAYMENT (PRINCIPAL & INTEREST ONLY)*				
\$200,000	\$790	\$843	\$898	\$955	\$1,013
\$250,000	\$988	\$1,054	\$1,123	\$1,194	\$1,267
\$300,000	\$1,185	\$1,264	\$1,347	\$1,432	\$1,520
\$400,000	\$1,580	\$1,686	\$1,796	\$1,909	\$2,026
\$500,000	\$1,976	\$2,108	\$2,245	\$2,387	\$2,533
\$550,000	\$2,173	\$2,318	\$2,469	\$2,625	\$2,786
\$600,000	\$2,371	\$2,530	\$2,694	\$2,864	\$3,040
\$750,000	\$2,963	\$3,162	\$3,367	\$3,580	\$3,800
\$1,000,000	\$3,951	\$4,216	\$4,490	\$4,774	\$5,066
\$1,500,000	\$5,926	\$6,324	\$6,735	\$7,161	\$7,600
\$1,750,000	\$6,914	\$7,378	\$7,858	\$8,354	\$8,866
\$2,000,000	\$7,902	\$8,432	\$8,890	\$9,548	\$10,133
\$2,250,000	\$8,890	\$9,486	\$10,103	\$10,741	\$11,400
\$2,500,000	\$9,878	\$10,540	\$11,226	\$11,935	\$12,667
\$2,750,000	\$10,865	\$11,594	\$12,348	\$13,128	\$13,933
\$3,000,000	\$11,853	\$12,648	\$13,471	\$14,322	\$15,200
\$3,250,000	\$11,847	\$12,632	\$13,465	\$14,316	\$15,194
\$3,500,000	\$11,841	\$12,627	\$13,460	\$14,311	\$15,189

\*The values and figures illustrated are hypothetical and should be used for comparison only.



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