



**Bill Emert**

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Windermere Real Estate/East, Inc.

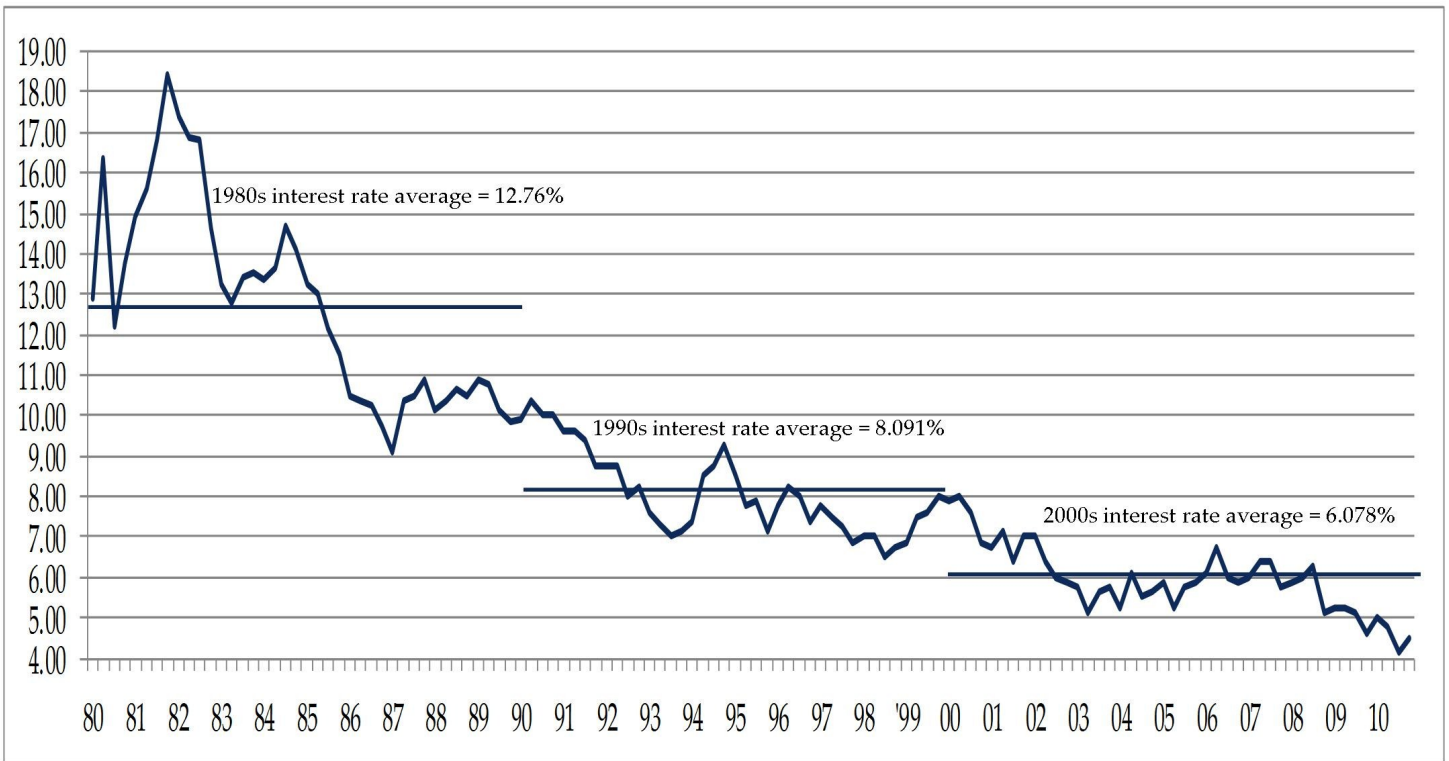


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In five years will you wish you had locked in today's interest rate?

### Historical Interest Rates

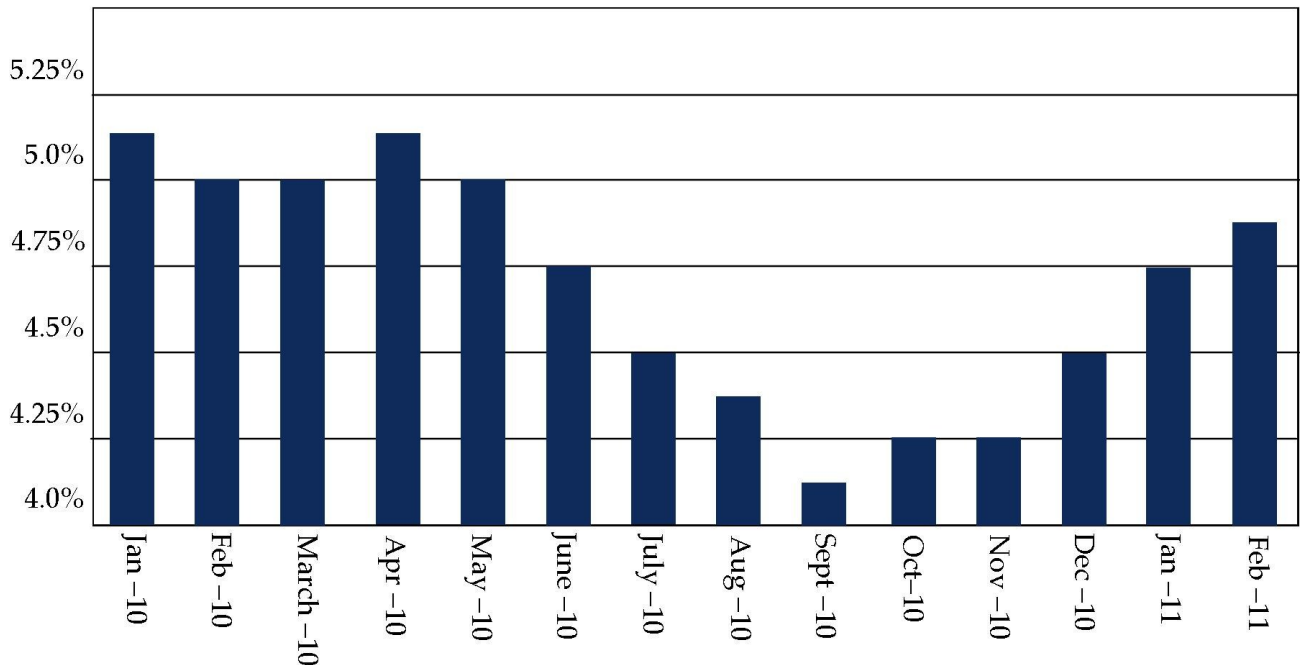
\*Rates shown as of 1st business day of the last month of the quarter



Interest rates are incredibly low, although they are on the rise which is forecasted to continue.

### Interest Rates: Rolling 13 month

Rates shown as of 1st business day of the month



A 1% increase in rate will increase your payment noticeably. Study chart below to see this and act now.

**"Five Things to Do Before Interest Rates Go Up"**  
**#1 on the list... Buy or Refinance Your Home**  
 — Forbes.com July 15th, 2010

How interest rates impact a mortgage payment		4.00% (4.133% APR)	5.00% (5.141% APR)	6.00% (6.150% APR)
Sale Price	Loan Amount	Monthly Payment*		
\$200,000	\$160,000	\$763.86	\$858.92	\$959.28
\$400,000	\$320,000	\$1,527.73	\$1,717.83	\$1,918.56
\$600,000	\$480,000	\$2,291.59	\$2,576.74	\$2,877.84

\* The payments reflected are principal and interest payments only, and are based on a 30 year amortization and a 20% down payment. Mortgage insurance, property taxes and homeowners insurance are not included.  
 This document is not intended as an offer to extend credit nor a commitment to lend. The loan interest rates, fees and terms presented here are for illustrating purposes only and may not be currently available. The document was prepared to assist real estate professionals in illustrating some of the financial options available.

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Information provided by:



If you have any questions regarding current interest rates please call me at 206-718-0828.

Sincerely,

**Bill Emert**

Associate Broker

Your Real Estate Consultant For Life

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