

# Rising Interest Rates Means Less Buying Power

When interest rates rise, the true impact on a home buyer is their buying power. While home values might not change, the cost to obtain a home loan goes up. This means that you may be able to afford less home than you thought. The graphic below shows how you may be impacted while interest rates go up!

## Monthly Principal & Interest Payment

Loan Amount	3.750%	3.875%	4.00%	4.125%	4.250%	4.375%	4.50%	4.625%	4.750%	Buying POWER
\$250,000	\$1,158	\$1,176	\$1,194	\$1,212	\$1,230	\$1,248	\$1,276	\$1,285	\$1,304	
\$246,214		\$1,158								-1.5%
\$242,512			\$1,158							-3.0%
\$238,892				\$1,158						-4.4%
\$235,352					\$1,158					-5.9%
\$231,889						\$1,158				-7.2%
\$228,503							\$1,158			-8.6%
\$225,190								\$1,158		-9.9%
\$221,949	\$1,028	\$1,044	\$1,060	\$1,076	\$1,092	\$1,108	\$1,125	\$1,141	\$1,158	-11.2%

Don't wait any longer. Call me today to discuss available solutions to get you into your new home.



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