

Great News!

2016 FHA loan limits for San Joaquin County have been raised from \$304,750 to \$333,500 beginning with case numbers assigned after January 1, 2016.

*(This is for a single family residence)
That's approximately a 9% increase in buying power
with only 3.5% down payment required.*



JOHNSON & ASSOC.

FOCUS. SKILLS. ACTION. RESULTS.

1% = 10% Rule:
For every 1% increase in interest rates
your buying power diminishes by 10%

Mortgage Rate Projection

Quarter	Fannie Mae	Freddie Mac	MBA	NAR	Average of all four
2016 1Q	3.9	4.0	4.2	4.1	4.05%
2016 2Q	4.0	4.2	4.4	4.3	4.23%
2016 3Q	4.0	4.4	4.6	4.6	4.4%
2016 4Q	4.1	4.6	4.8	4.9	4.6%

Aaron G. Johnson
(209) 837-6477
Aaron@AJohnsonRealEstate.com

Terri Johnson
(209) 815-2671
TheJRealtor@gmail.com



CalBRE# 01229585 / 01063915
Klemm Real Estate / CalBRE # 01866206

KLEMM Real Estate
672 W. 11th Street, Suite 332
Tracy, CA 95376

PRRST STD
U.S. POSTAGE
PAID
San Diego, CA
Permit No. 3940

This is not intended as a solicitation if your property is listed with another broker. Designed & printed by Vertical Printing & Graphics. 888.246.2004