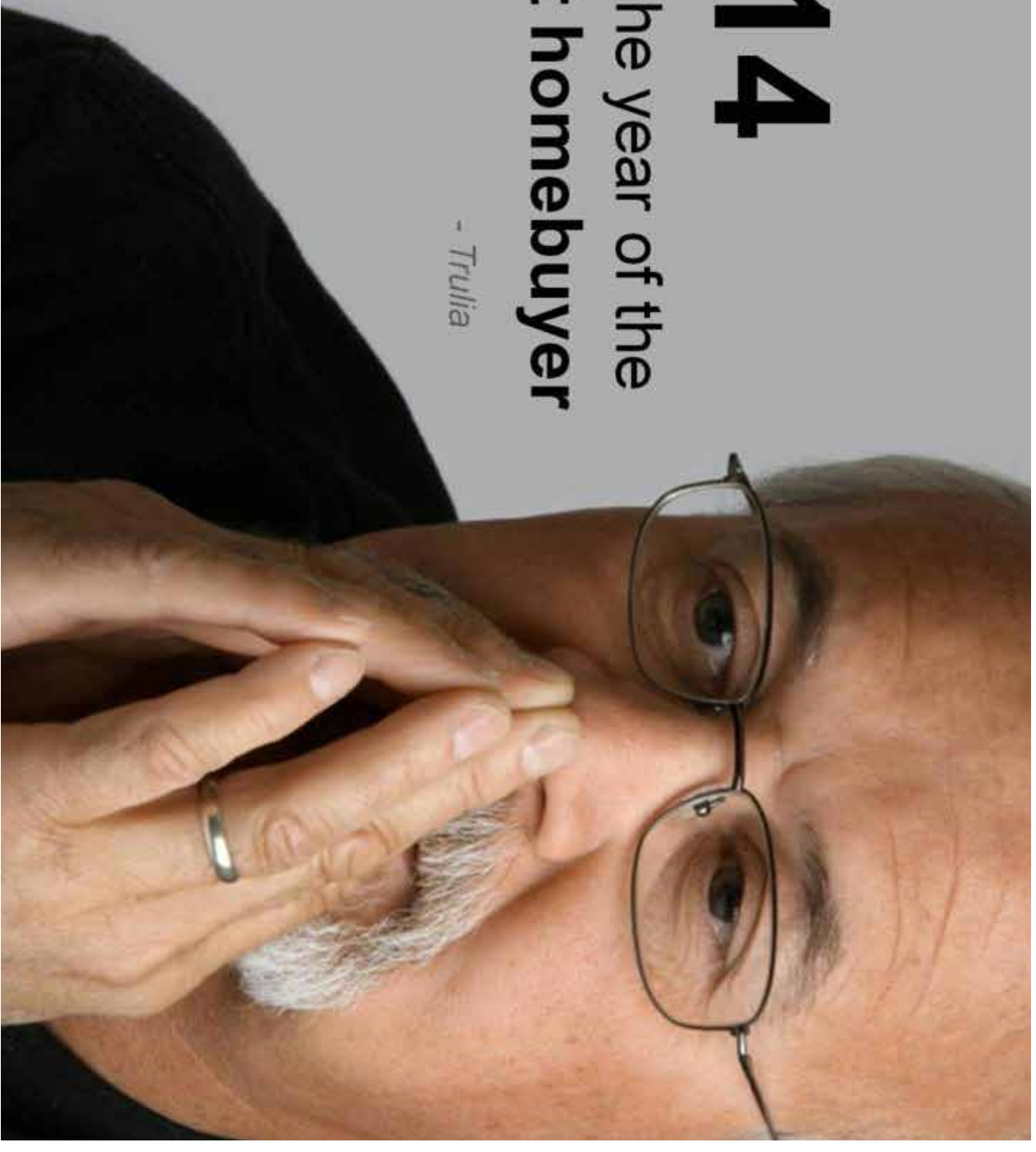


2014

will be the year of the
repeat homebuyer

- Trulia



Buyer's Purchasing Power

| RATE | | | | | | | | | |
|------|------------|------------|------------|------------|------------|--|--|--|--|
| 6.00 | \$ 2,158 | \$ 2,218 | \$ 2,278 | \$ 2,338 | \$ 2,398 | | | | |
| 5.75 | \$ 2,100 | \$ 2,160 | \$ 2,218 | \$ 2,276 | \$ 2,334 | | | | |
| 5.50 | \$ 2,044 | \$ 2,100 | \$ 2,158 | \$ 2,214 | \$ 2,272 | | | | |
| 5.25 | \$ 1,988 | \$ 2,044 | \$ 2,098 | \$ 2,154 | \$ 2,208 | | | | |
| 5.00 | \$ 1,932 | \$ 1,986 | \$ 2,040 | \$ 2,094 | \$ 2,148 | | | | |
| 4.75 | \$ 1,878 | \$ 1,930 | \$ 1,982 | \$ 2,034 | \$ 2,086 | | | | |
| 4.50 | \$ 1,824 | \$ 1,874 | \$ 1,926 | \$ 1,976 | \$ 2,026 | | | | |
| | \$ 360,000 | \$ 370,000 | \$ 380,000 | \$ 390,000 | \$ 400,000 | | | | |
| | -10% | -7.5% | -5% | -2.5% | | | | | |

Principal and Interest Payments
rounded to the nearest dollar amount.



VALUES UP NEARLY 28% IN SAN JOAQUIN COUNTY
INVENTORY AT AN ALL TIME LOW
INTEREST RATES SAID TO INCREASE IN 2014
NOW'S THE TIME TO SELL AND BUY.

Feel free to connect with me through social media:

 **Terri Johnson**  **Terri Johnson**

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**TERRI JOHNSON &
BERNADETTE WHISMAN**

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