

# Should I Buy Now OR Wait Until Next Year?

**Age 30**



**Now**  
**4.01%**  
**\$250,000**  
**\$1,194.98**

Are you one of the many Millennials (born between 1981 - 1997) who sees your friends and family diving head first into the real estate market and are wondering if now is the time for you to do the same?

**Find out the difference a year could make!**

**Interest Rate**

*Freddie Mac Projection Q1 '17*

**Home Price**

*CoreLogic Projection (+5.3%)*

**Mortgage Payment**

*Per Month - Principal & Interest*

**Age 31**



**Next Year**  
**4.80%**  
**\$263,250**  
**\$1,381.18**

*The Cost of Waiting to Buy is defined as the additional funds it would take to buy a home if prices & interest rates were to increase over a period of time.*

## What Will It Cost If You Wait To Buy Your Dream Home?

**Monthly**  
**\$186.20**

*Coffee & Lunch (M-F)*



*Friday Night Sushi*



*A New Car!*



**Annually**  
**\$2,234.40**

*A Caribbean Vacation*



*Pay Off Your Credit Cards*



**Over 30 Years**  
**\$67,032**

*At age 61, you would have spent an **additional \$67,032** on your home.*

*At that time in your life, hopefully retirement is in your future...*



*We are sure you could think of a few great ways to spend that money!*

# JOHNSON & ASSOC.

FOCUS. SKILLS. ACTION. RESULTS.

*The Cost of Waiting to Buy is defined as the additional funds it would take to buy a home if prices & interest rates were to increase over a period of time.*

*Freddie Mac predicts interest rates to rise to 4.8% by next year.*

*Corelogic predicts home prices to appreciate by 5.3% over the next 12 months (some areas higher)*

*If you are ready and willing to buy your dream home, find out if you are able to! Call us!*

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

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