Sweet Timing: Buy Now or Later

Navigating today's market can be challenging. If you're considering waiting a year or two, here's a comprehensive breakdown of how the numbers could shake out over the next few years.

Buy Now	$318,000	Loan Amount	$286,200
Down Payment	10%	Interest Rate	7.25% [APR: 7.821%]
Down Payment	$31,800	Principal & Interest	$1,952
Prepaids	$6,259	Property Taxes	$721
Fixed Costs	$5,854	Insurance	$180
		PMI	$107
Bring to Close	**$43,913**	**Total Payment**	**$2,961**

Home Appreciation

Current Value	$318,000
Appreciation Rate	3.5%
Years	2
Appreciation Total	$22,650
Estimated Future Value	**$340,650**

Buy now + Refi in 2 Years

Purchase price	$318,000
Refi Loan	$280,452
Interest Rate	6.25%

Total Payment
$2,679

Down	$31,800
Principal Paid	$5,748
Appreciation	$22,650

Total Equity in 2028
$60,197

Buy in 2 Years

Future Price	$340,650
Loan	$306,585
Interest Rate	6.25%

Total Payment
$2,968

Down	$34,065
Principal Paid	$0
Appreciation	$0

Total Equity in 2028
$34,065

**All numbers are estimates only. Please obtain final numbers prior to closing.*



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