

YOU CAN REFINANCE THE RATE.

YOU CAN'T REFINANCE THE PRICE YOU PAID OR THE TAX RATE.



EZFUNDINGS, Inc.

BUY NOW

LOCK IN THE PRICE TODAY



\$500,000

PURCHASE PRICE

	3% Down Payment	\$15,000
	Loan Amount	\$485,000
%	Interest Rate (Today)	7.00%
	P&I (7%)	\$3,227
	Property Tax (1.25%)	\$521

Total Monthly Payment \$3,748



After Rates Drop (Refi to 6%)

P&I (6%)	\$2,908
Property Tax (1.25%)	\$521

New Monthly Payment \$3,429

WAIT 1 YEAR

LOWER RATE, HIGHER PRICE



\$600,000

PURCHASE PRICE

	3% Down Payment	\$18,000
	Loan Amount	\$582,000
%	Interest Rate (Future)	6.00%
	P&I (6%)	\$3,489
	Property Tax (1.25%)	\$625

Total Monthly Payment \$4,114

**THAT'S
\$685 MORE
PER MONTH**

**AND YOU PAY \$100,000 MORE
FOR THE SAME HOUSE.**



**SAME HOUSE.
DIFFERENT TIMING.**



**RATES CAN
BE REFINANCED.**



**THE PRICE YOU PAY
AND YOUR TAX BASIS
CANNOT.**

Illustrative example only. Assumes 30-year fixed, 3% down, 1.25% property tax, excludes MI, homeowners insurance, refinance costs and principal reduction. Future rates and home prices are not guaranteed.



ezfundings.com



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