

**Your Name/Team Name**

CalBre Lic#  
555.555.5555  
youremail@mail.com  
yourwebsite.com

The market’s hot, but interest rates are going up – buy now!

If you’re considering purchasing a home, act now and take advantage of today’s historically low mortgage rates before it’s too late. Waiting to buy a home may cost you thousands of dollars. Consider the advantages of purchasing with today’s rates compared to a 1% rise in mortgage rates, based on a $300,000,   
30-year fixed-rate mortgage:

1. Your monthly mortgage payment is $178 lower. Each year, waiting will cost you over $2,000.
2. You will save over $64,000 in mortgage payments over a 30-year period. Even if home prices decline, you will still pay more for the home over the long run.
3. You will have more spendable cash for home improvements. Extra cash each month means new furniture, fixture upgrades or even a home remodel.
4. Set aside the savings for a rainy day or retirement. Put the savings to work for you. While building equity in your home, invest the extra cash for retirement, or add it to your emergency fund.
5. Pay yourself the rent. Housing has its costs, but why pay someone else’s mortgage when you can pay your own? Grow your equity, not your landlord’s.

Mortgage rates will rise soon, so don’t wait! Call me today and begin saving for tomorrow.