

**Your Name**

NMLS ID  
CalBRE Lic#  
555.555.5555  
youremail@mail.com  
yourwebsite.com

Brkr Name  
Brkr Lic #

Are you thinking about buying? Figure out how much home you are qualified to buy by determining your buyer purchasing power.

Buyer purchasing power measures your ability to purchase a home funded by a mortgage. This figure fluctuates based on:

* your income; and
* current mortgage interest rates.

Finding a mortgage with the lowest interest rate is ideal. The interest rate is the cost of the mortgage. As the cost for the mortgage lowers, this frees up more money to either:

* take out a bigger mortgage to buy a more expensive house; or
* lower your monthly payment.

However, it’s also important to consider mortgage terms, such as the length of the mortgage, whether the interest rate is fixed or adjustable and whether there is a balloon payment.

Have questions about choosing the right mortgage for you? Contact me for more information!