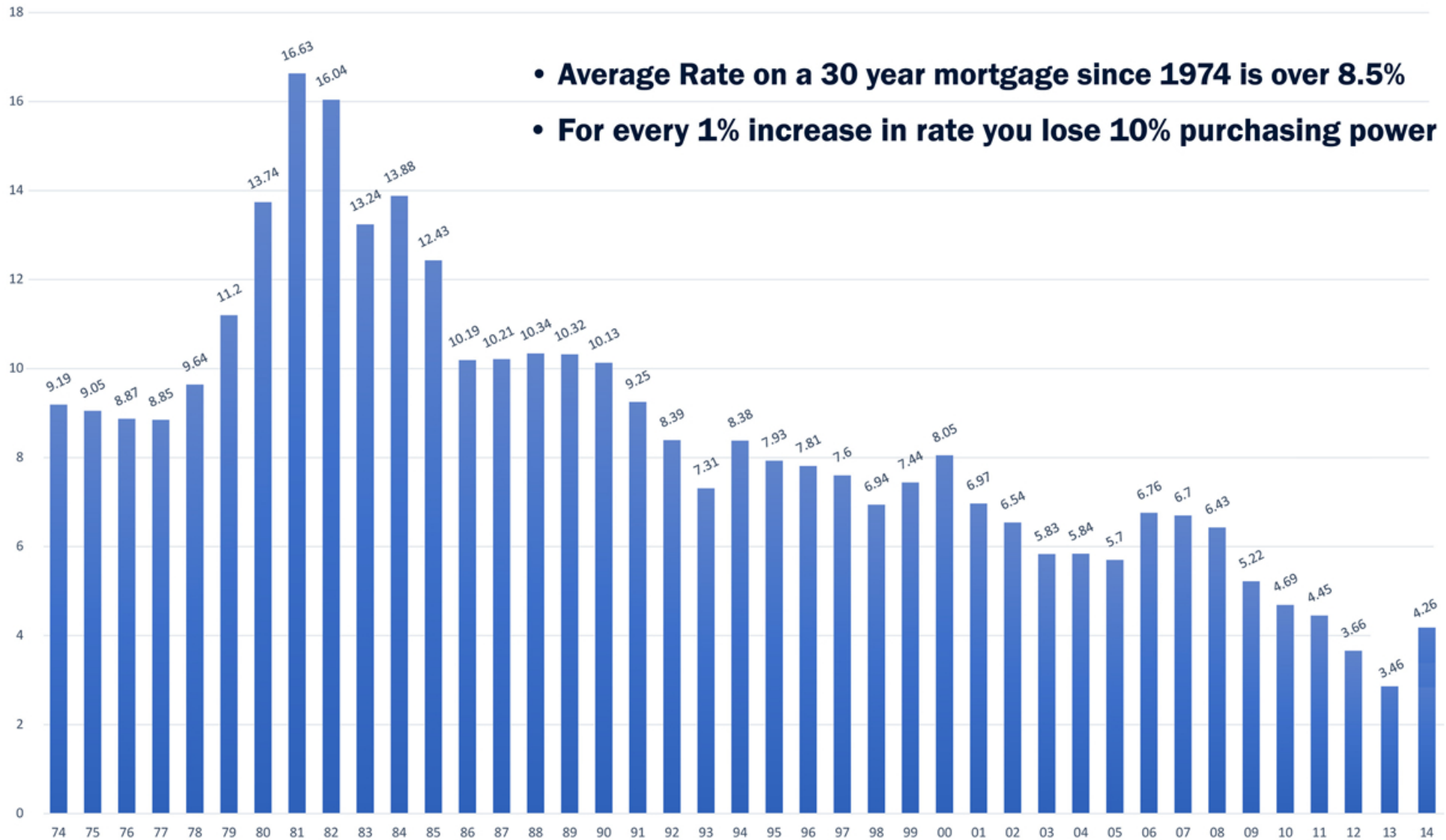


YOU LIVE IN THE PAYMENT NOT THE PRICE!

- **Average Rate on a 30 year mortgage since 1974 is over 8.5%**
- **For every 1% increase in rate you lose 10% purchasing power**



(Source) Freddie Mac