[YOUR NAME] | NMLS #[XXXXXX]
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Buy now or wait?

The real cost of sitting on the sidelines

"Should I wait for rates to drop?" is one of the most common questions buyers ask. Here's how to think it through.

Your strategy checklist

1. **Waiting assumes two unknowns.**
   That rates will drop and that prices won't rise in the meantime. Both are uncertain.
2. **Run the rent-vs-buy math.**
   Compare what you're paying now in rent against a realistic mortgage payment, factoring in the equity you'd build.
3. **Remember — you marry the home, not the rate.**
   If rates drop later, refinancing is an option down the road.
4. **Consider a temporary buydown as a bridge.**
   It can ease you into today's rate while leaving room to refinance later.
5. **Factor in your own timeline.**
   Job changes, family plans, and lease timing often matter more than rate predictions.
6. **Get a real scenario, not a guess.**
   Ask your loan officer to run your specific numbers instead of relying on headlines.

Want to see your actual buy-now-vs-wait numbers instead of guessing? Let's run them together.

Let's run your personal numbers so you can decide with facts, not guesswork.

[Your Name] | NMLS #[XXXXXX] | [Phone] | [Email] | [Website]

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Not a commitment to lend. Borrower must meet qualification criteria. Rates, programs, and guidelines vary and are subject to change without notice. Additional requirements, restrictions, and underwriting conditions apply — speak with your loan officer for details specific to your situation.

Equal Housing Lender.