



# Interest Rates are Dropping

## What to do?

Rates just dropped and it looks like that will continue. This is a confusing time to be considering a new home. Do I sit on the sidelines and wait for rates to fall further and risk more intense competition as others get into the market? Or do I buy now and have buyer's remorse if rates continue to fall?

Encore at Aria has you covered – we have an incentive package that lets you pay 2% below market rates for the first year (1% below in year 2) while keeping money available towards refinancing should you wish to refinance within two years if rates fall further...

Example:

Purchase Price:		\$425,350
Loan Amount:	(20% Down)	\$340,280
Term:		30 Year Fixed
Interest Rate:		6.45%*
Estimated Monthly Payment:		2139.62**
Year 1	4.45%	\$1,714.05
Year 2	5.45%	\$1,921.41
Total Savings over 2 Years		\$7,725.39
Months until refinance:		7
Remaining Funds Available for Closing Costs:		\$5,171.97

*We are excited to share the possibilities with you.*

**REACH OUT TO AN ENCORE NEW HOME CONSULTANT TO DISCUSS THE DETAILS AND SCHEDULE A PRIVATE SHOWING.**

**Denver@EncoreCondos.com | 720.722.2962**



Synergy One Lending Int. | INMLS 1907235 | www.nmlsconsumeraccess.org | 610 W. Ash Street, Suite 1505, San Diego, CA 92101 (888) 995-1256 | State required licensing information: AZ BK1006787, CO. Not affiliated with any government agency All Loans are subject to underwriting approval. Terms and Conditions apply. Subject to change without notice. SIL052477



\*Approved borrowers receive a 2/ interest rate buydown subsidy from Encore at Aria when they use Encore's Preferred Lender, Synergy One Lending. Valid July 01, 2024 to Ju 31, 2024. Offer only valid if the buyer finances with Synergy One Lending. Buyer receives a buydown subsidy as a seller concession at dosing when purchasing a condo from Encore at Aria, located in Colorado. This offer only applies with a signed contract dated 7/01/2024 or later, with closing on or before 12/31/2024. Loan must close and fund with David Laszewski at Synergy One Lending Inc. DTC Branch.

\*\*Excludes bond loans. Receive 1% or up to \$6,000 for closing cost credit for all eligible Encore at Aria homebuyers. May not be redeemed for cash. One discount on closing costs per loan. Loan must close and fund with David Laszewski at Synergy One Lending Inc. DIC Branch. Special incentive program subject to change without notice. This offer not valid with any other incentives or discounts. Borrower is responsible for the down payment. No part of credit can apply to or offset down payment. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. Credit cannot exceed fees to originate the loan. Effective 7/01/2024 to 12/31/2024. All products are subject to credit and property approval. Other restrictions and limitations may apply.