

## Don't Miss This Historic Window of Opportunity!

You've probably heard that **mortgage interest rates are at or near all-time lows**. Unfortunately, some media outlets have **mistakenly reported that rates will continue to drop lower into the summer**.

**But is that really accurate?** While possible, it is not likely. The US government is literally printing trillions of dollars to try to deal with the credit crisis and financial challenges. This causes inflation and will force higher rates in the future. You or someone you know may have personally had a much higher rate mortgage loan in the past (rates approached 20% at the peak), **and gambling when rates are already at historic lows is not advisable for many reasons**.

**Many consumers are in situations where they can refinance now and save hundreds of dollars a month on their mortgage payments**. But when they hear the media throwing around teases of lower rates ahead, they hold off on making the decision to save money right now, in the hopes of gaining a few more dollars of savings per month if a lower rate came their way. Of course, while they're waiting, rates could turn higher - and this window of opportunity could pass them by entirely.

***Even if consumers are ultimately able to time the market perfectly and save another few bucks per month, they could still end up losing.*** While they delayed, they lost the savings each month they could have gained by taking action sooner, and the value of their home may have decreased. In other words, they may have lost hundreds of dollars for every month they waited. So even if they got lucky and obtained the rate they were looking for, it could take years to make up what they lost by waiting.

We don't want anyone to miss this historic window of opportunity. Call us or email -[TheYoungTeam@TheYoungTeam.com](mailto:TheYoungTeam@TheYoungTeam.com), and **let's discuss what this might mean for you or someone you know who may need help in these confusing times**.

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