



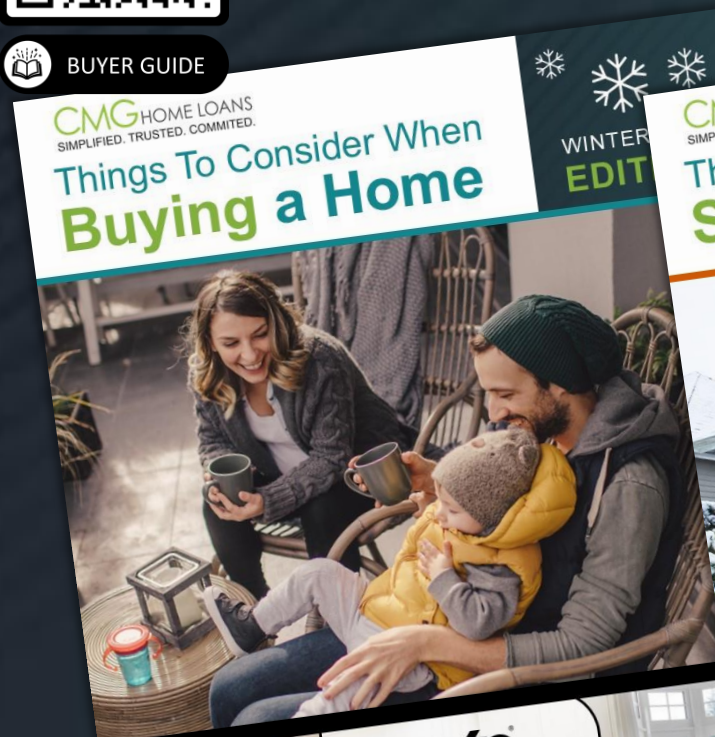
WINTER 2025

Home Buyer & Seller Guides



 **BUYER GUIDE**

 **SELLER GUIDE**



CMG HOME LOANS
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Things To Consider When Buying a Home

WINTER 2025 EDITION



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Things To Consider When Selling a Home

WINTER 2025 EDITION



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LISA CLARK
REALTOR®

Cell/Text: 908-419-1602
Office: 866-201-6201 x2515
LisaClarkRealtor.com
Lisa.Clark@ExpRealty.com

CLICK HERE



exp REALTY

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The Perks of Buying over Renting

Turns between whether to rent or buy a home? Here are some reasons why becoming a homeowner may be worth it, if you're ready and able to log.

Home Values Typically Go Up over Time

There's been some speculation over the past year or so about what may happen with home values. Historically, home values have gone up over time. And that's not only because of the long-term, home prices almost always go up over time.

Price Appreciation over the Last 10 Years

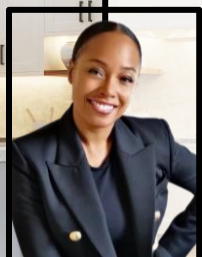
Average Rate of Return for the Last 10 Years

Year	Rate of Return
2014	12.5%
2015	10.0%
2016	15.0%
2017	18.0%
2018	12.0%
2019	10.0%
2020	15.0%
2021	18.0%
2022	12.0%
2023	10.0%
2024	15.0%
2025	18.0%

How Changing Mortgage Rates Affect Your Buying Power

While rates are projected to rise, it's important to understand how they can affect your buying power. Here's a look at how rates can affect your buying power.

Rate	Monthly Payment	Monthly Payment (20% Down)
3.0%	\$1,100	\$800
3.5%	\$1,150	\$850
4.0%	\$1,200	\$900
4.5%	\$1,250	\$950
5.0%	\$1,300	\$1,000
5.5%	\$1,350	\$1,050
6.0%	\$1,400	\$1,100
6.5%	\$1,450	\$1,150
7.0%	\$1,500	\$1,200
7.5%	\$1,550	\$1,250
8.0%	\$1,600	\$1,300
8.5%	\$1,650	\$1,350
9.0%	\$1,700	\$1,400
9.5%	\$1,750	\$1,450
10.0%	\$1,800	\$1,500



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