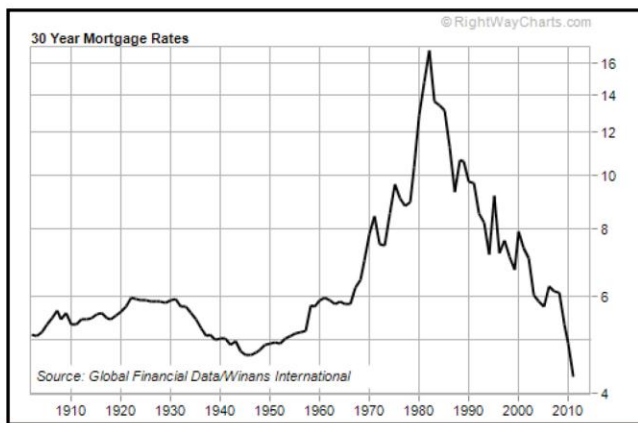


# This is the best time in history to buy a house in America

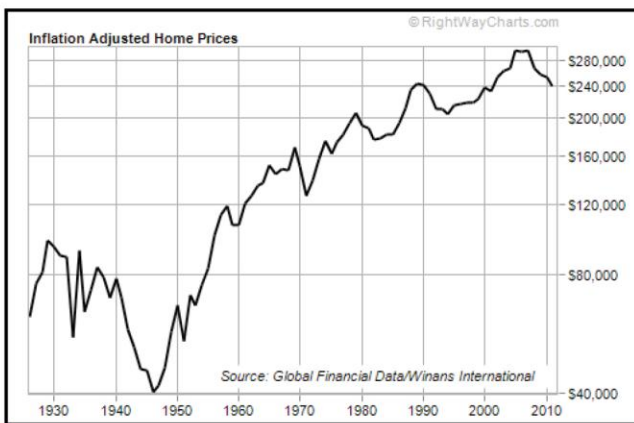
**Let me show you why... based on a few cold, hard facts! First off, mortgage rates are lower than they've ever been in American history...**

Most people have only seen a couple decades of mortgages rates on a chart. But this first chart goes all the way back to 1900!

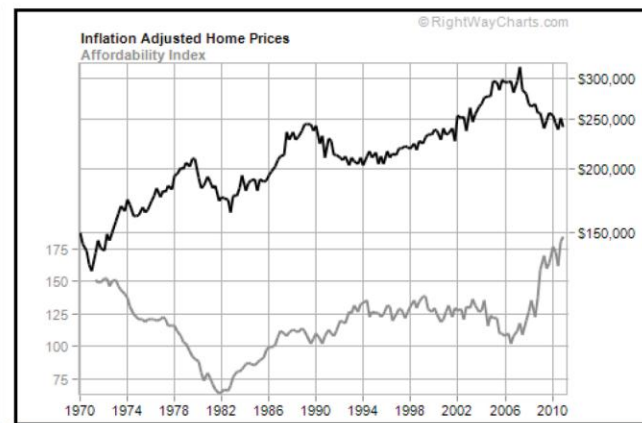


Take a look at this chart of mortgage interest rates since 1900. As you can see, current mortgage rates are the lowest in U.S. history.

When were mortgage rates even close to this low in the past? Just after World War II



And what happened, just after World War II, when mortgage rates were this low? The greatest postwar boom in housing prices – by far. Take a look. Mortgage rates bottomed in the mid-1950s, and house prices bottomed about the same time. Then the greatest boom in home prices in our lifetimes started. Today we have record-low mortgage rates. And we have another thing in our favor...



Homes are more affordable than ever.

Based on the 40-year history of the Housing Affordability Index... houses are more affordable than they've ever been.

**“Affordability”** takes three factors into account: home prices, your income, and mortgage rates.

Home prices have fallen. Mortgage rates are at record lows. But incomes (nationwide) haven't fallen nearly as much... So homes are now more affordable than ever

“Most people” out there will only tell you the bad news about housing... That's the way it goes in a challenging market. People drive looking in the rearview mirror.

**Meanwhile, there are some compelling facts out there...**

Home prices have fallen by a third... and mortgage rates are the lowest in history. Therefore, U.S. homes are more affordable than they've ever been. You can listen to “most people.” Or you can choose to ignore them and stick to these facts. Based on these facts alone, now may be one of the best times in American history – even the very best time – to buy a house.



**David Rice**  
**909.268.4104**



**AMERICAN FINANCIAL NETWORK**

FINANCING THE AMERICAN DREAM

155 East “C” Street Suite C | Upland | CA | 91786

email: Drice@afncorp.com

NMLS#265106