

# Why Not Buy?

NEW SINGLE-FAMILY HOMES FOR LESS THAN RENT.

A 2% Increase In Interest Rates Impacts your Payment by \$214/month.

Monthly Savings vs  
5.5% Interest Rate

3.5%\*

You Save  
\$214/month

4.5%\*

You Save  
\$100/month

5.5%\*

\*Fixed Interest Rate

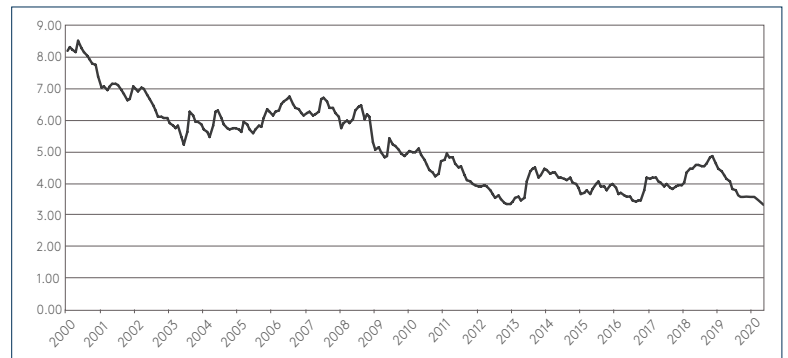
## Don't Miss Out.

Now is one of the best times in over 40 years to purchase a new home. Take advantage of historically low interest rates and you could get MORE home for LESS money.

HOW DOES THIS WORK? The lower the interest rate on your mortgage, the less money you pay to borrow. The less money you pay, the more buying power you have.

**It's not too late to make the smartest move of your lifetime.**

The average mortgage rate of 3.48% in 2020 compared to the 30-year average rate of 6.1%.



Average 30-year fixed mortgage rates provided by Mortgage News Daily, Mortgage Bankers Association and Freddie Mac. <http://www.mortgagenewsdaily.com/data/30-year-mortgage-rates.aspx>

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The examples shown above are hypothetical examples to demonstrate the potential effect of an increase of 1% and 2% in the interest rate of a mortgage financing. This is not meant to reflect the purchase price available for any individual home or community. There are many factors that a lender will evaluate in determining whether to make a loan to a buyer, and the interest rate is only one factor. Other factors may result in a decrease in purchasing power that is larger than the decreases shown in this example. This is not an offer of credit and does not reflect mortgage financing that may actually be available from a lender. This material shall not constitute a valid offer in any state where prior registration is required or if void by law. Centex® is a registered trademark of PulteGroup, Inc. and/or its affiliates. ©2020 PulteGroup, Inc. and/or its affiliates. All rights reserved. [GC1519936] [4/3/20]

