*Presented by Evan T. Swanson, CFP®*

# MAYBE THE PROBLEM ISN'T THE RATE

## CREATIVE WAYS TO IMPROVE AFFORDABILITY WITHOUT WAITING FOR RATES TO FALL

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# WHO IS EVAN?

- Grew up in SE Portland in real estate family
- Graduated Cum Laude from Linfield University (Economics)
- Entered Mortgage Industry April 2002
- Obtain Certified Financial Planner™ designation in 2010.
- Funded over $1+ billion in home loans
- Married with 2 teenagers.
- Lives in SW Portland
- Loves live music, travel, and golf!

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# HOUSE AFFORDABILITY

## A FUNCTION OF THREE KEY FACTORS



**HOME PRICE**

The total purchase price of the home

**DOWN PAYMENT**

The cash you put down up front

**MORTGAGE RATE**

The interest rate on your loan

**AFFORDABILITY**

What you can comfortably afford

**KEY TAKEAWAY:** If you can't change all three, focus on the ones you can. Small changes in one factor can create a big impact on affordability.

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# ARE MORTGAGE RATES HIGH?

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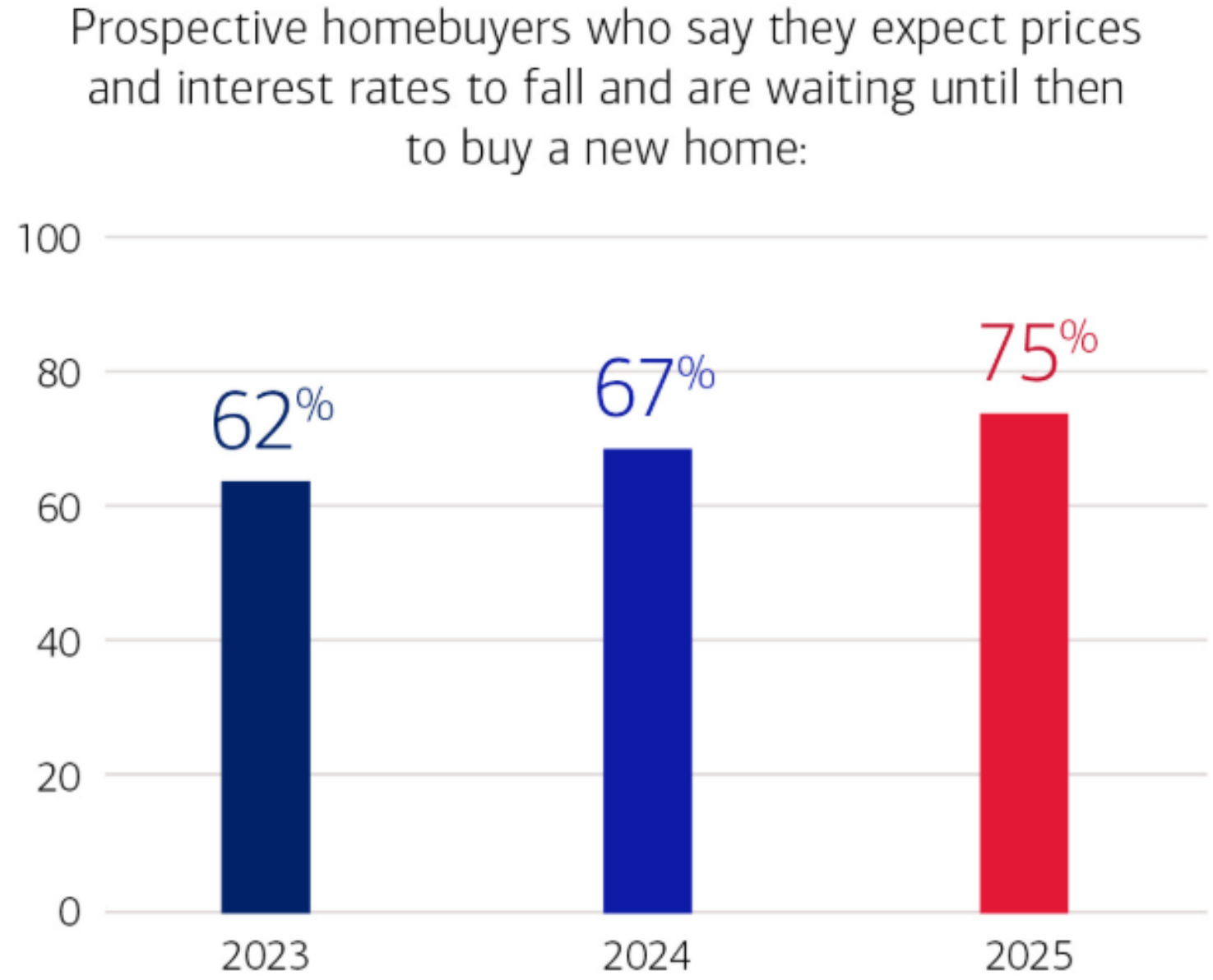
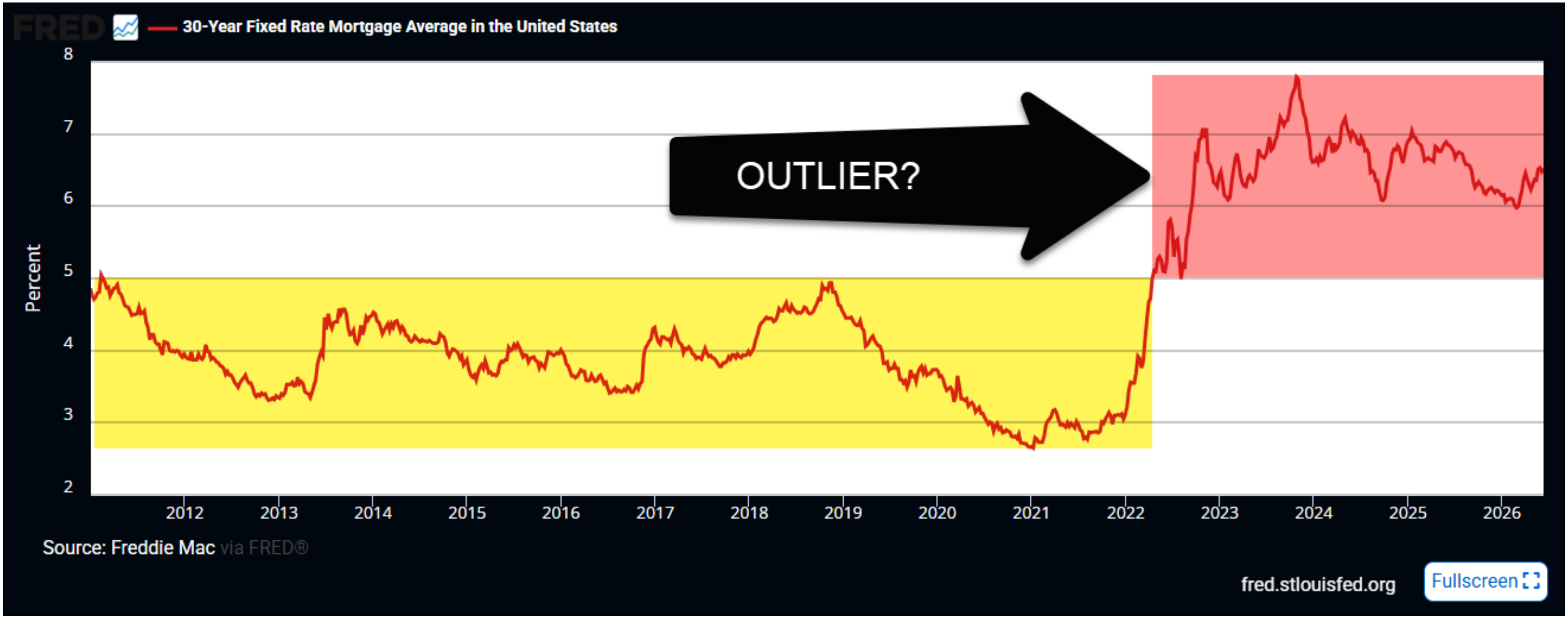
# MOST HOMEBUYERS THINK SO




Source: Bank of America 2025 Homebuyer Insights Report

# RECENCY BIAS

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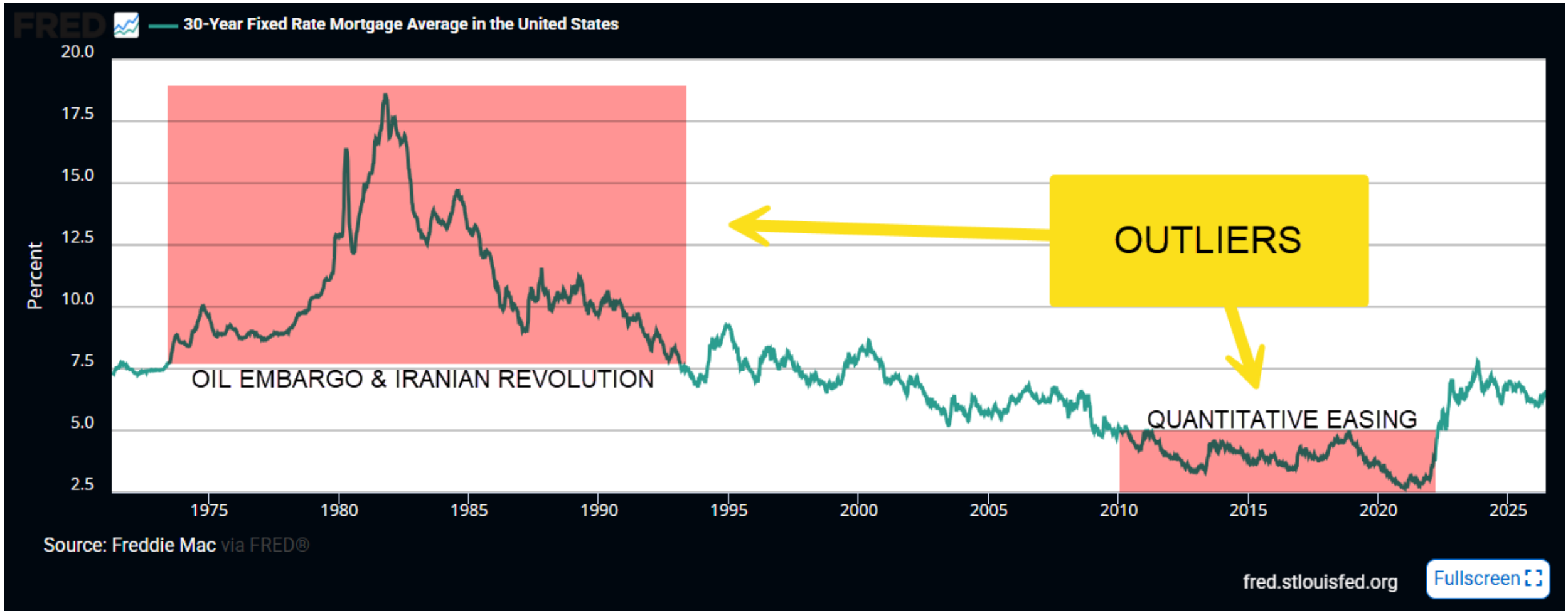
# OUTLIERS

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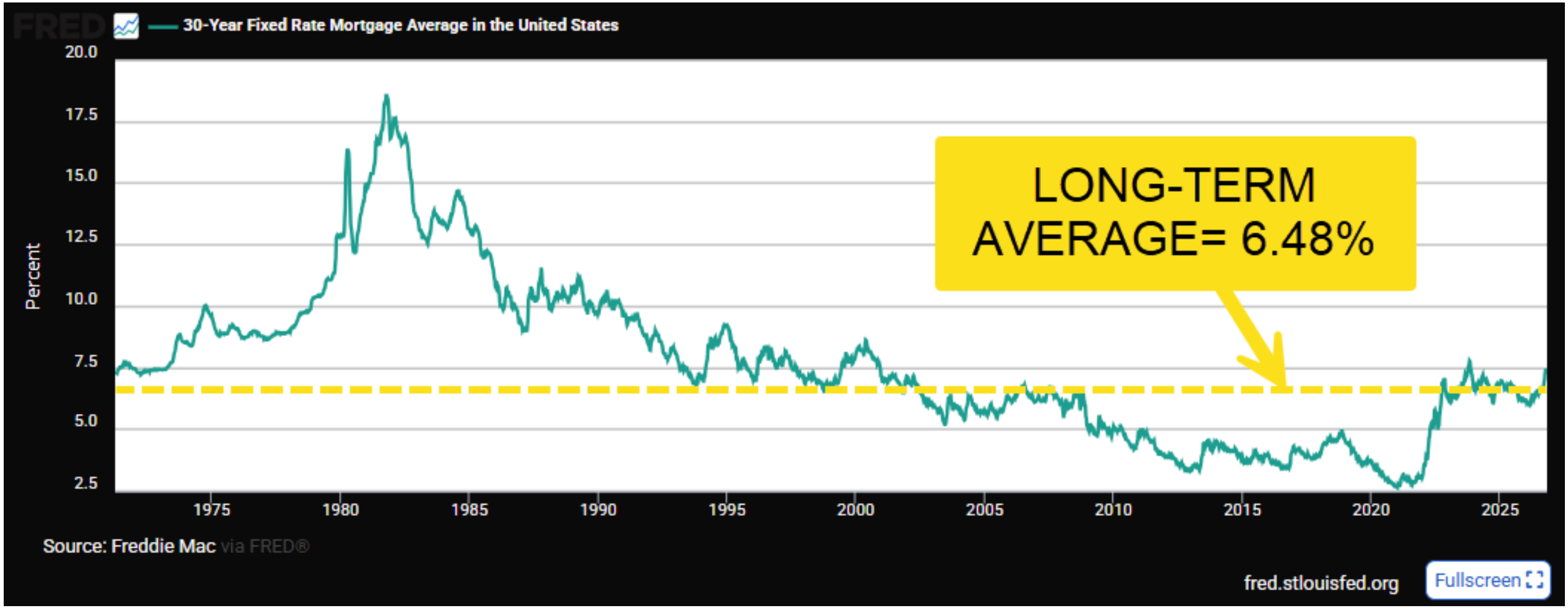
# MORTGAGE RATES ARE.....AVERAGE!

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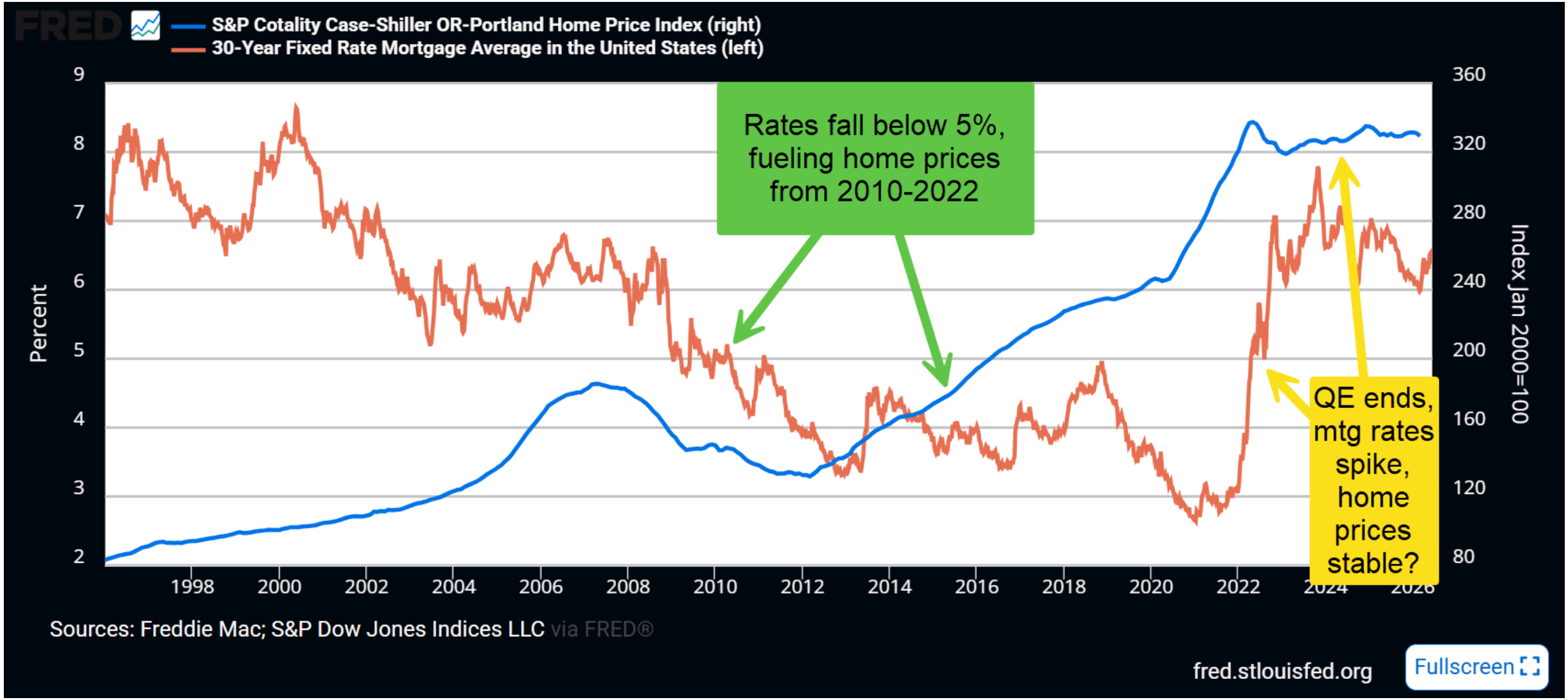
# MEANWHILE....HOME PRICES REMAIN ELEVATED

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# WHY HAVEN'T HOME PRICES FALLEN?

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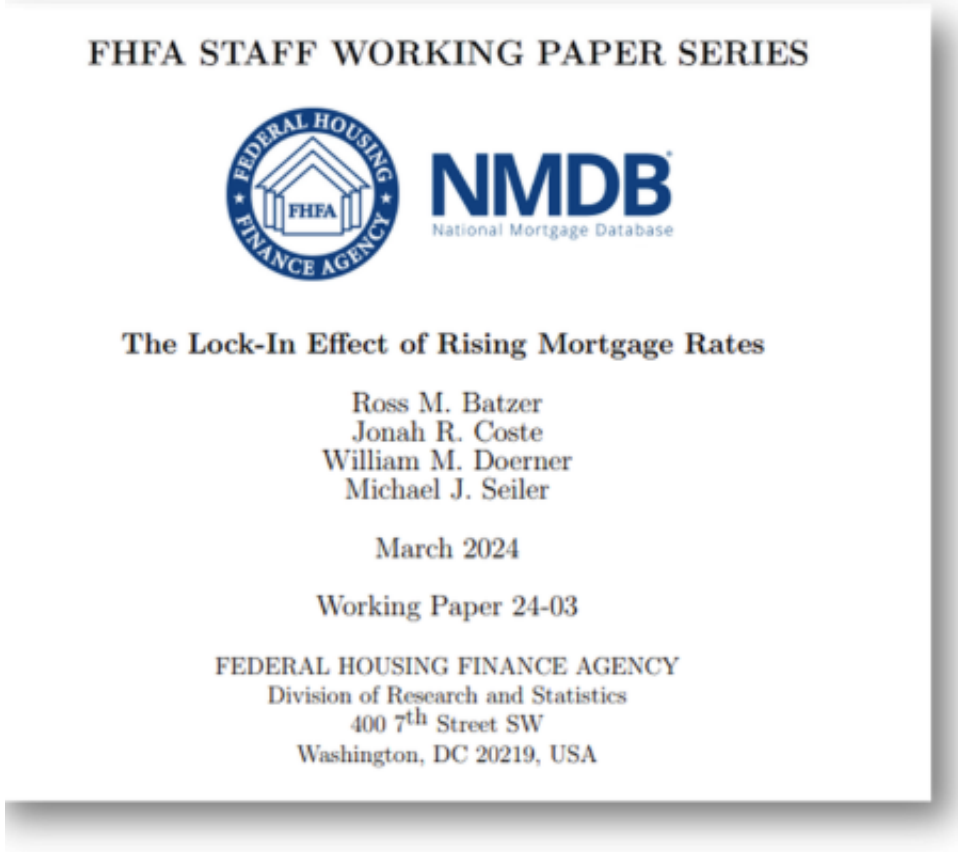
# Higher Rates Impact on Supply



FHFA STAFF WORKING PAPER SERIES

NMDB
National Mortgage Database

**The Lock-In Effect of Rising Mortgage Rates**

Ross M. Batzer
Jonah R. Coste
William M. Doerner
Michael J. Seiler

March 2024

Working Paper 24-03

FEDERAL HOUSING FINANCE AGENCY
Division of Research and Statistics
400 7th Street SW
Washington, DC 20219, USA

*"For every percentage point that current market mortgage rates exceed a homeowner's existing rate, the probability of selling their home decreases by approximately 18.1%"*

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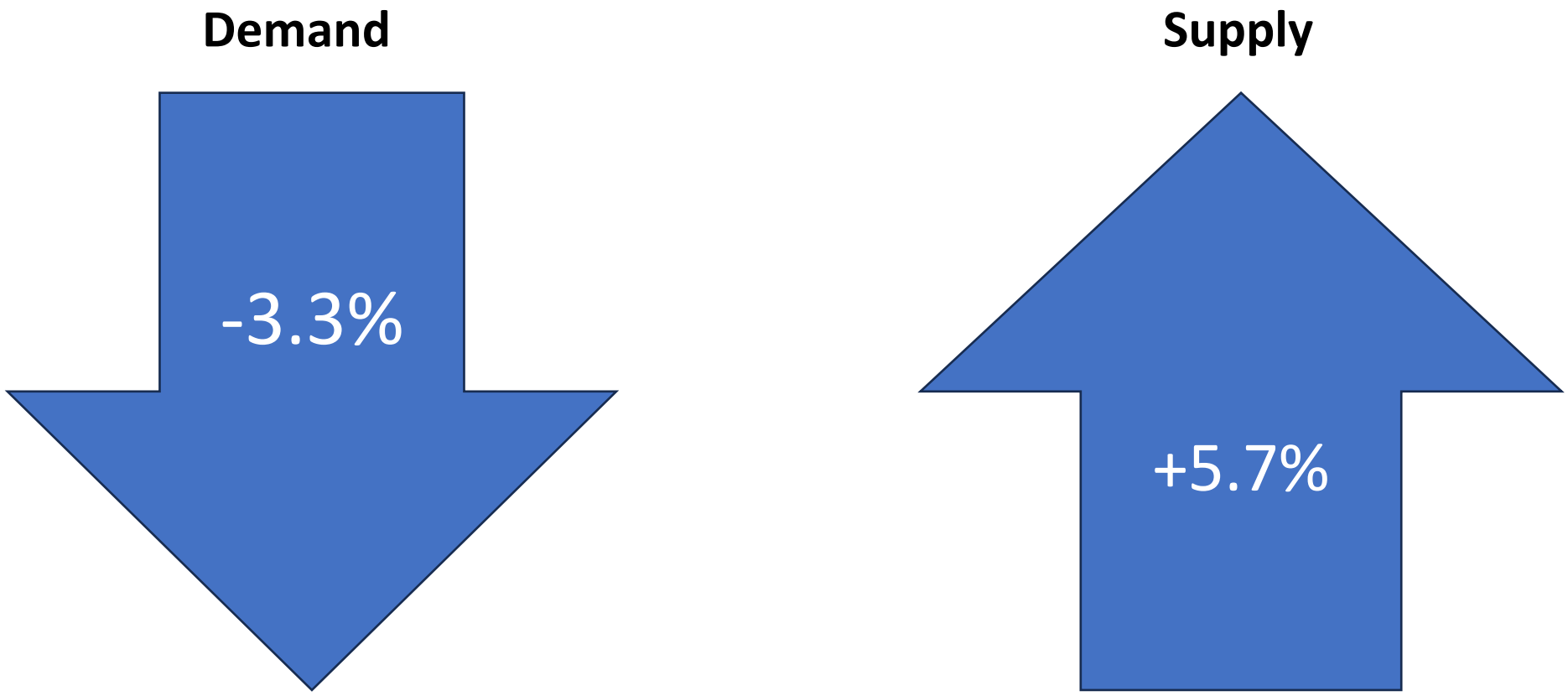
# Lock-in Effect Impact on Home Prices




Source: FHFA



# THE 3% MORTGAGE IS GONE. NOW WHAT?
# CREATIVE FINANCING STRATEGIES TO HELP BUYERS SUCCEED IN TODAY'S MARKET

Innovative approaches to navigate current affordability challenges

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# SELLER CREDITS AND RATE-BASED STRATEGIES

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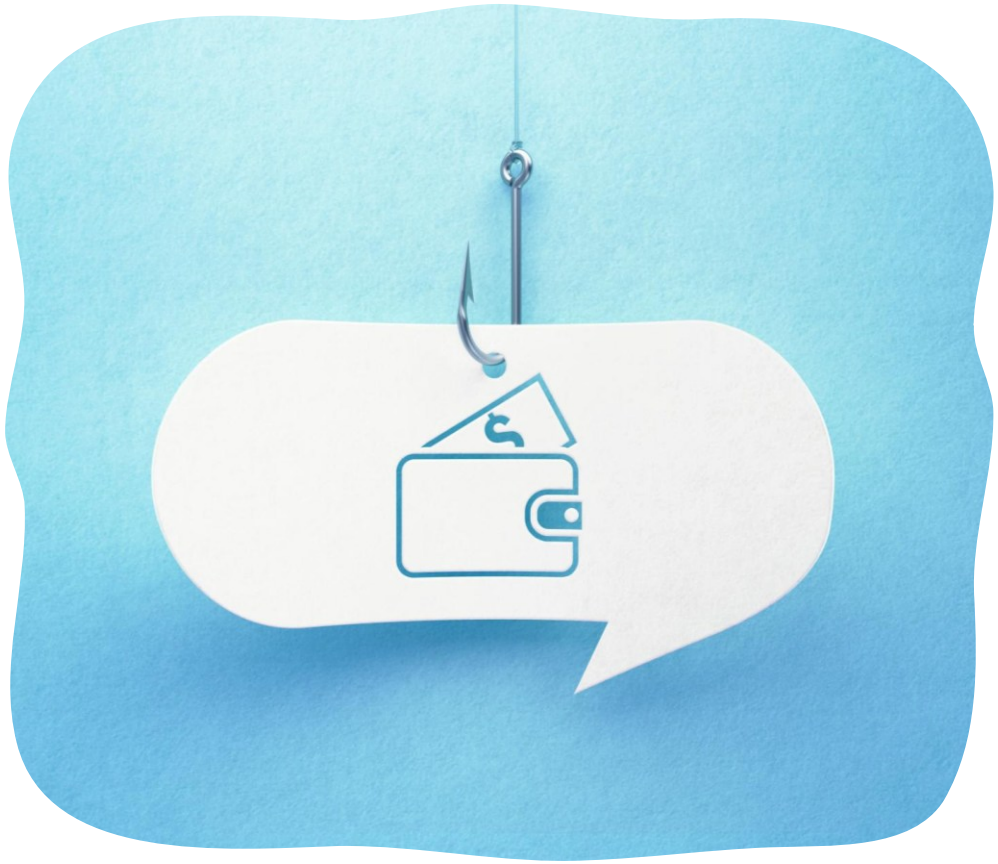
# PRICE REDUCTION VS. SELLER CREDIT



## Minimal Impact of Price Reduction

Price reductions slightly lower loan amounts but often have minimal effect on monthly payments, especially with high interest rates.

## Benefits of Seller Credit

Seller credits directly reduce interest rates or closing costs, resulting in significantly larger monthly payment savings.

## Leverage in Negotiation

Rate reductions amplify savings over time, whereas price reductions dilute the financial benefit, highlighting negotiation leverage.

## Mindset Shift for Buyers

Successful negotiation focuses on structuring efficient transactions, not just securing the lowest price.

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# REAL EXAMPLE PRICE REDUCTION VS. PERMANENT BUYDOWN

**Buyer: Tara**

**First-time homebuyer**

**Budget: $500,000 range**

**Down Payment: 10%**

**Affordability is primary concern**

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# EXAMPLE: $525,000 LIST PRICE W/ 10% DOWN

## $525,000 PURCHASE PRICE

- Purchase Price: $525,000
- Down Payment (10%): $52,500
- Loan Amount: $472,500
- 30yr Fixed Rate: 6.5% (APR: 6.71%)
- Discount Points: 0%
- PITI: $3,615
- Total Cash Investment: $64,100



## $11,000 PRICE REDUCTION

- Purchase Price: ~~$525,000~~ $514,000
- Down Payment (10%): $51,400
- Loan Amount: $462,600
- 30yr Fixed Rate: 6.5% (APR: 6.71%)
- Discount Points: 0%
- PITI: $3,551 ($64/ mo savings)
- Total Cash Investment: $63,000
- Interest Savings:
  - 5 years: $3,122
  - 10 years: $6,002

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# EXAMPLE: $525,000 LIST PRICE W/ 10% DOWN

## $525,000 PURCHASE PRICE

- **Purchase Price: $525,000**
- **Down Payment (10%): $52,500**
- **Loan Amount: $472,500**
- **30yr Fixed Rate: 6.5% (APR: 6.71%)**
- **Discount Points: 0%**
- **PITI: $3,615**
- **Total Cash Investment: $64,100**



## $11,000 SELLER CREDIT

- **Purchase Price: $525,000**
- **Negotiated Seller Credit: $11,000**
- **Down Payment (10%): $52,500**
- **Loan Amount: $472,500**
- **30yr Fixed Rate: 5.99% (APR: 6.28%)**
- **Discount Points: 2% (paid via seller credit)**
- **PITI: $3,459 ($156/ mo savings)**
- **Total Cash Investment: $62,500**
- **Interest Savings:**
  - **5 years: $12,085**
  - **10 years: $24,060**

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# TEMPORARY BUYDOWNS

Temporary buydowns reduce interest rates for initial years, providing short-term payment relief to homeowners.

## Ideal Candidates

Buyers expecting income growth or future refinancing benefit most from temporary buydown programs.

## Benefits and Risks

Temporary buydowns ease initial payments but increase after the buydown period, requiring careful planning.



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# EXAMPLE: $525,000 LIST PRICE W/ 10% DOWN

## PERMANENT BUYDOWN

- **Purchase Price: $525,000**
- **Negotiated Seller Credit: $11,000**
- **Down Payment (10%): $52,500**
- **Loan Amount: $472,500**
- **30yr Fixed Rate: 5.99% (APR: 6.28%)**
- **Discount Points: 2% (paid via seller credit)**
- **PITI: $3,459**
- **Total Cash Investment: $62,500**



## 2-1 BUYDOWN

- **Purchase Price: $525,000**
- **Negotiated Seller Credit: $11,000**
- **Down Payment (10%): $52,500**
- **Loan Amount: $472,500**
- **30yr Fixed Rate:**
  - **Year 1: 4.5% | PITI: $3,023**
  - **Year 2: 5.5% | PITI: $3,312**
  - **Years 3-30: 6.5% | PITI: $3,615**
- **Total Cash Investment: $62,500**
- **Interest Savings:**
  - **5 years: $2,922**
  - **10 years: ($7,425) additional cost**

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# NEGOTIATION STRATEGY SHIFT

## STOP BUYERS FROM AUTOMATICALLY ASKING FOR PRICE REDUCTIONS

### Evolving Negotiation Approach

Realtors can help buyers move beyond automatic price reduction requests to more strategic negotiation techniques.

### Focus on Financing Mechanics

Understanding financing and structuring concessions like seller credits leads to better negotiation outcomes.

### Creating Win-Win Outcomes

Negotiations focusing on payment terms help sellers preserve value, and buyers achieve affordability.



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# HELP YOUR SELLER'S LISTING GET NOTICED

## Lower Monthly Payments

### Complimentary Lender-Funded Buydown

- ☑ 1% Rate Reduction During Year 1
- ☑ No Seller Contribution Required
- ☑ More Buyer Interest
- ☑ Competitive Advantage for Your Listing




## Evan Swanson

Senior Loan Officer NMLS #120856 and
CERTIFIED FINANCIAL PLANNER™

eswanson@guildmortgage.net
503-488-1808


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## REQUEST A LENDER FUNDED BUYDOWN

**Email the address or MLS number to teamswanson@guildmortgage.net**

**View Available Marketing Flyers**





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# REPOSITIONING CAPITAL FOR AFFORDABILITY

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# WHY BIGGER DOWN PAYMENTS AREN'T ALWAYS BETTER

### Down Payment vs Loan Balance

Higher down payments reduce the loan balance but do not always improve monthly affordability or cash flow.

### Strategic Capital Allocation

Combining a smaller down payment with a rate buydown can optimize financial outcomes better than just increasing the down payment.

### Opportunity Cost Importance

Every dollar used for a down payment is a dollar not used to reduce interest rates, eliminate debt, or maintain liquidity.



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# REAL EXAMPLE: USING CAPITAL STRATEGICALLY

**Client: Tim**

**Selling Current Home & Purchasing a New Home**

**Budget: $900,000 range**

**Estimated Net Proceeds: $300,000**

**Would like to keep total payments under $5,500/ mo**

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# EXAMPLE: $899K PURCHASE

## $300K DOWN PAYMENT

- Purchase Price: $899,000
- Down Payment: $300,000
- Loan Amount: $599,000
- 30yr Fixed Rate: 6.5% (APR: 6.68%)
- PITI: $4,883
- Other Loans:
  - Auto Loan ($28k): $715/ mo
  - Credit Cards ($21k): $645/ mo
- Total Monthly Obligations: $6,243



## $250K DOWN PAYMENT + PAY-OFF DEBT

- Purchase Price: $899,000
- Down Payment: $250,000
- Loan Amount: $649,000
- 30yr Fixed Rate: 6.5% (APR: 6.68%)
- PITI: $5,199 (+$366/ mo)
- Other Loans: (PAID OFF)
  - ~~Auto Loan ($28k): $715/ mo~~
  - ~~Credit Cards ($21k): $645/ mo~~
- Total Monthly Obligations: $5,199

($1,044/ mo savings)

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# DEBT ELIMINATION AS AN AFFORDABILITY TOOL

### Impact of Debt Elimination

Removing consumer debt enhances purchasing power more effectively than increasing down payment amounts.

### Debt-to-Income Ratio Importance

Lowering monthly debt obligations improves qualification chances more than cash availability for buyers.

### Real-World Application

Examples like car loans, student loans, and credit card payoffs demonstrate practical affordability improvements.



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# REAL EXAMPLE: 20% DOWN NOT ALWAYS THE ANSWER

**Client: Melissa**

**First-time homebuyer**

**Budget: $300,000 range**

**Savings: Barely enough to put 20% down**

**Thought that putting 20% down was the best way to achieve a lower monthly payment. But 20% down would leave her without a financial reserve.**

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# EXAMPLE: $360K PURCHASE

## 20% DOWN PAYMENT

- **Purchase Price: $359,999**
- **Down Payment (20%): $71,999**
- **Loan Amount: $287,999**
- **30yr Fixed Rate: 6.25% (APR: 6.40%)**
- **PITI: $2,504**
- **Total Cash Due at Closing: $84,800**



## 15% DOWN PAYMENT WITH RATE BUYDOWN

- **Purchase Price: $359,999**
- **Down Payment (15%): $53,985**
- **Loan Amount: $305,915**
- **30yr Fixed Rate: 5.5% (APR: 5.88%)**
- **Discount Points: 2.75% (no seller credit)**
- **PITI: $2,493 (includes PMI)**
- **Total Cash Due at Closing: $75,200 ($9,600 saved!)**

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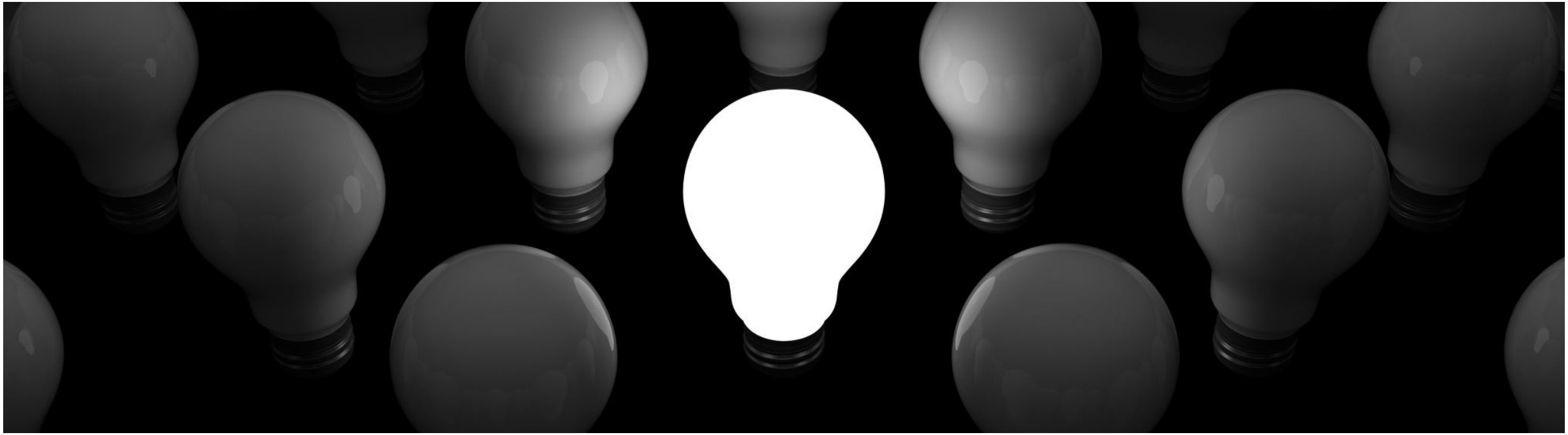

# THE HIDDEN OPPORTUNITY MOST BUYERS MISS

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# THE LOCK-IN EFFECT CREATES OPPORTUNITY

## Reframing Lock-In Effect

Viewing the lock-in effect as a strategic opportunity unlocks hidden financial value in existing mortgage loans.

## Low-Rate Lows Still Exists

Millions of homeowners have mortgages with rates much lower than current market rates, creating untapped value.

## Loan Assumption Potential

Considering the possibility for buyers to assume existing loans instead of replacing them can change market dynamics.




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# REAL EXAMPLE: LOAN ASSUMPTION

**Client: Nick**

**Purchasing a primary residence**

**Budget: $900,000 taste with a $700,000 budget**

**Down Payment: 5%-10%**

**Nick was struggling to find a home big enough to accommodate this family on his monthly payment budget. He wanted to keep his payments close to $5,000/ mo.**

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# EXAMPLE: $875K PURCHASE

## $875K PURCHASE W/ 5% DOWN

- **Purchase Price: $875,000**
- **Down Payment: (5%) $43,750**
- **Loan Amount: $831,250**
- **30yr Fixed Rate: 6.5% (APR: 6.79%)**
- **PITI: $6,163 (too high)**



## $875K PURCHASE W/ ASSUMABLE LOAN

- **Purchase Price: $875,000**
- **Down Payment: (5%) $43,750**
- **Assumable Loan: $633,000**
- **30yr Fixed Rate: 2.25% | PITI: $3,462**
- **Newly Originated HELOC: $201,000**
- **Interest Rate: 10.125% | P&I: $1,782**
- **Combined PITI: $5,244 ($919/ mo savings)**

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# TIPS FOR FINDING ASSUMABLE MORTGAGES:

- Does home have FHA, VA, or USDA mortgage?
- Look for homes purchase (or refinanced) during 2020-2022
- Buyer can likely expand budget with assumable mortgage
- What is the equity gap?

  (Sale Price – Assumable Loan Balance)
- Be Prepared for longer closing timeline

  (45-90 days)
- Appraisal: Be aware appraiser cannot positively assign additional value based on assumable loan.



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# AFFORDABILITY FOR OLDER BUYERS

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# SENIORS FACE UNIQUE CHALLENGES

- Americans are living longer than previous generations.
- Healthcare costs and other living expenses are rising.
- Many retirees worry about outliving their savings.
- Social Security primary source of retirement income for most retirees.
- Americans age 62+ control $14-$17 trillion in housing equity.
- Essentially, seniors are “house rich, cash poor.”



Sources: Kiplinger, Investopedia, AARP, and HousingWire

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# REAL EXAMPLE:
# HELPING SENIORS IN RETIREMENT

**Buyer: Sue**

**70 years old | Retired | Selling existing home**

**Net Proceeds from Sale: $325,000**

**Cash Purchase Budget: $300,000**

**Retirement Budget does not allow for mortgage or HOA payment.**

**No suitable homes available without expensive HOA dues.**

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# EXAMPLE: REVERSE TO PURCHASE SOLUTION

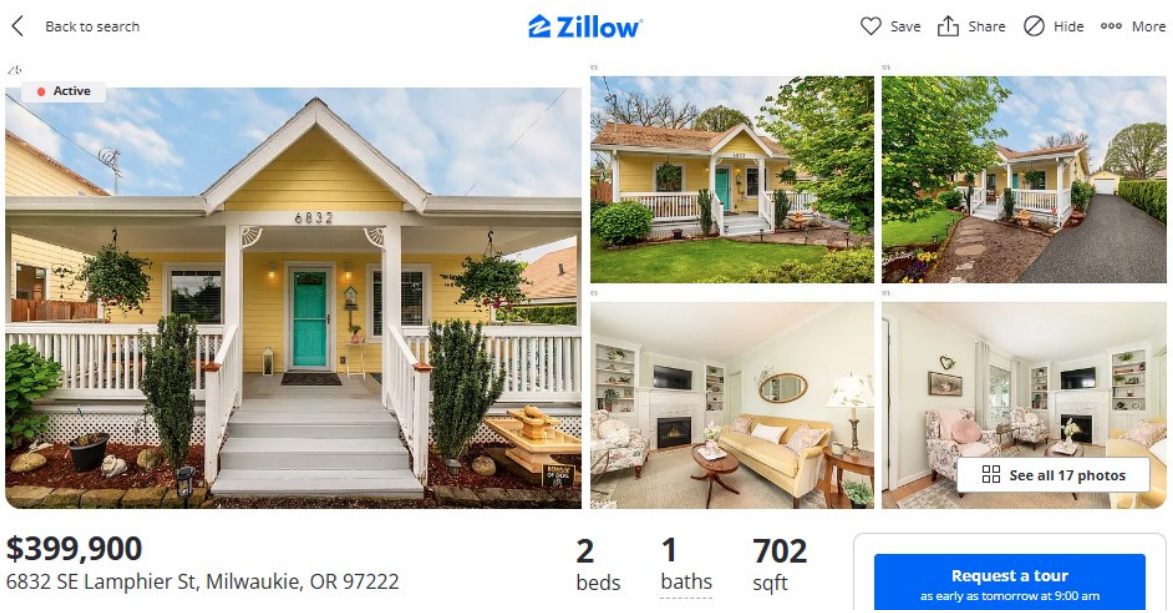
## $400K PURCHASE

- **Purchase Price: $400,000**
- **Loan Amount: $131,000**
- **HECM APR: 6.89%**
- **Monthly P&I: $0**

***(interest accrues under reverse mortgage)***

- **Total Cash Investment: $284,000**
- **Financial Reserves: $41,000**



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# CREATIVE DESTRUCTION IN REAL ESTATE

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# Estately Land Lease



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# How it works

- Homebuyer chooses the home they want and finances with a typical conventional mortgage
- Estately purchases the land and leases it for 50-years at a lower rate to the homebuyer for 40% of the purchase price
- The result is a lower monthly payment by up to 20%, greater purchasing power and lower upfront costs



# Same home · lower payment

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## Traditional mortgage

5% down on the full $500,000 price

CASH AT CLOSING
**$25,000**

FIRST MONTHLY PAYMENT
**$3,703**

Where the monthly payment goes

| | |
|---|---|
| Mortgage principal & interest | $3,276 |
| Mortgage insurance | $427 |

## Estately Land Lease

5% down on $300,000. Estately buys the $200,000 land

CASH AT CLOSING
**$15,000**

FIRST MONTHLY PAYMENT
**$2,976**

Where the monthly payment goes

| | |
|---|---|
| Mortgage principal & interest | $1,966 |
| Mortgage insurance | $166 |
| Land lease | $844 |

**This borrower saves $10,000 at closing and $727 every month, starting day one.**

# 10-year view

| Year | Traditional mortgage | Estately mortgage + insurance | Land lease | Estately total | Savings |
|---|---|---|---|---|---|
| 1 | $3,703 | $2,132 | $844 | $2,976 | $727 |
| 2 | $3,703 | $2,132 | $865 | $2,997 | $706 |
| 3 | $3,703 | $2,132 | $887 | $3,019 | $684 |
| 4 | $3,703 | $2,132 | $910 | $3,042 | $661 |
| 5 | $3,703 | $2,132 | $933 | $3,065 | $638 |
| 6 | $3,703 | $2,132 | $956 | $3,088 | $615 |
| 7 | $3,703 | $2,132 | $980 | $3,112 | $591 |
| 8 | $3,703 | $2,132 | $1,005 | $3,137 | $566 |
| 9 | $3,703 | $2,132 | $1,031 | $3,163 | $540 |
| 10 | $3,703 | $2,132 | $1,057 | $3,189 | $514 |
| 10-year | $444,360 | $255,840 | $113,616 | $369,456 | $74,904 |

## The catch

The lease rises with inflation, about $24 more per month each year (at 2.5%)

**They still save $514 a month in year 10**

10-year payment savings

**$74,904**

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# Year 10 sale

| Traditional mortgage | |
|---|---|
| Estimated sale price* | $794,410 |
| Pay off mortgage** | -$411,443 |
| Home equity** | $382,967 |
| **What the client walks away with** | **$382,967** |

| Estately Land Lease | |
|---|---|
| Estimated sale price* | $794,410 |
| Pay off mortgage | -$246,866 |
| Buy out land (cost + inflation) | $256,667 |
| Home equity | $290,877 |
| Monthly savings | +$74,904 |
| Smaller down payment | +$10,000 |
| **What the client walks away with** | **$375,781** |

**How the sale works: the homeowner (or next buyer) pays the land buyout at close and keep everything above it**

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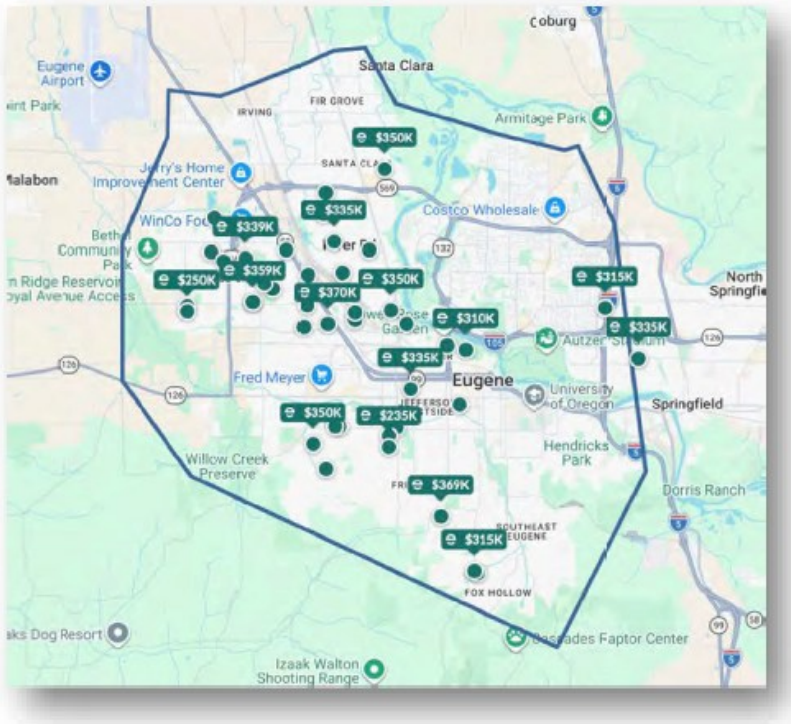
# More homes




**$96.9K = ~$375K = 43 homes**

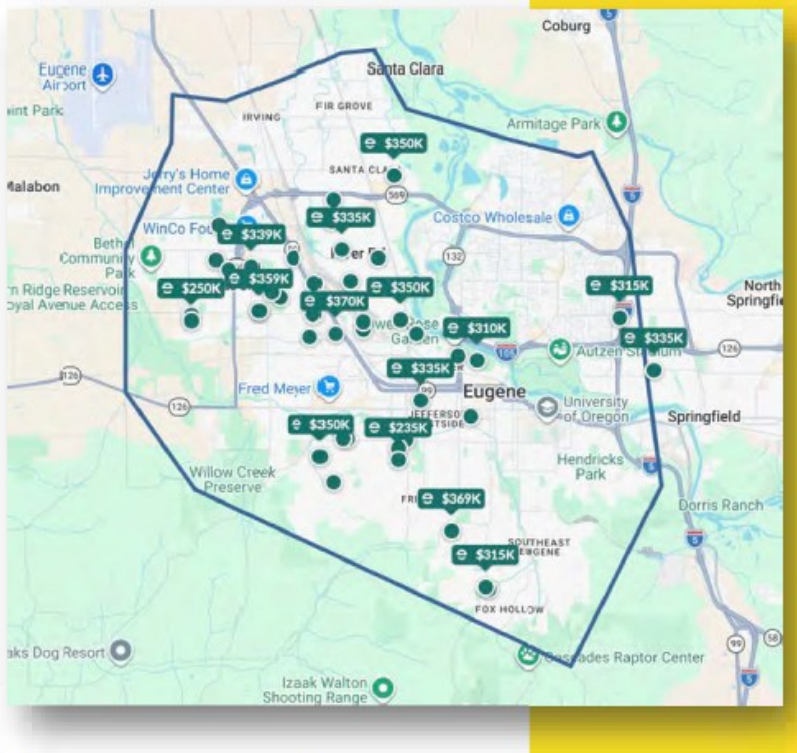
100% AMI Buying Power Total SFR Available

**~ 17%**

Increase in affordability

**~ 2.4x**

Relative homes available




**$96.9K = ~$438K = 103 homes**

100% AMI Buying Power Total SFR Available

# IN CLOSING

**The Buyer Who Wins Isn't Always the Buyer With the Most Money.**

Success depends more on a well-planned strategy than on simply having the most money.



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# 2027 Economic & Housing Forecast

## *What's Next for Real Estate, Rates and Opportunity*

***November & December Dates***

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# QUESTIONS?

## LET'S KEEP THE CONVERSATION GOING.




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