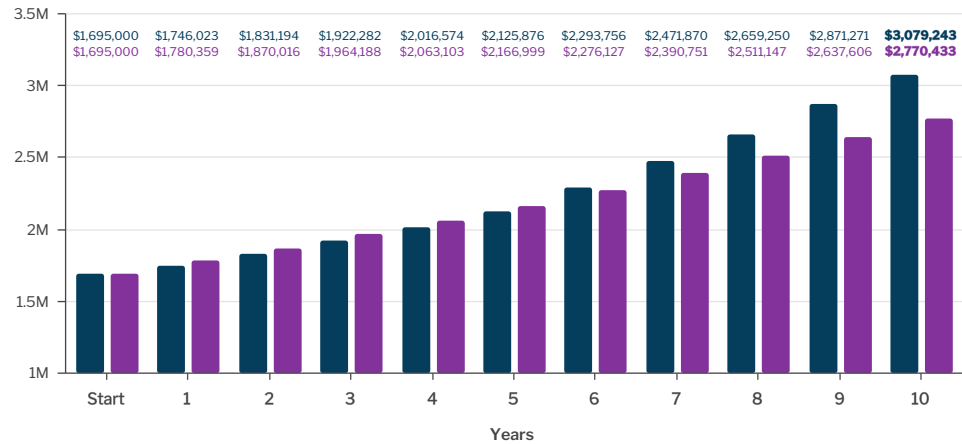




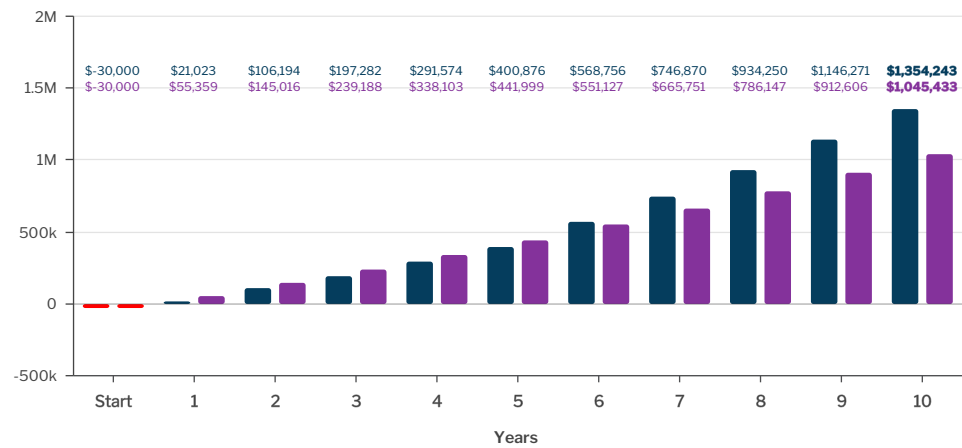
Bruce Silberman
 NMLS #253102
 GRI
 VP of Mortgage Lending
bruce.silberman@rate.com
 Office: 973.202.0400
 Cell: 973.202.0400
 139 Chestnut Street
 Nutley, NJ 07110
<https://www.Rate.com/brucesilberman>



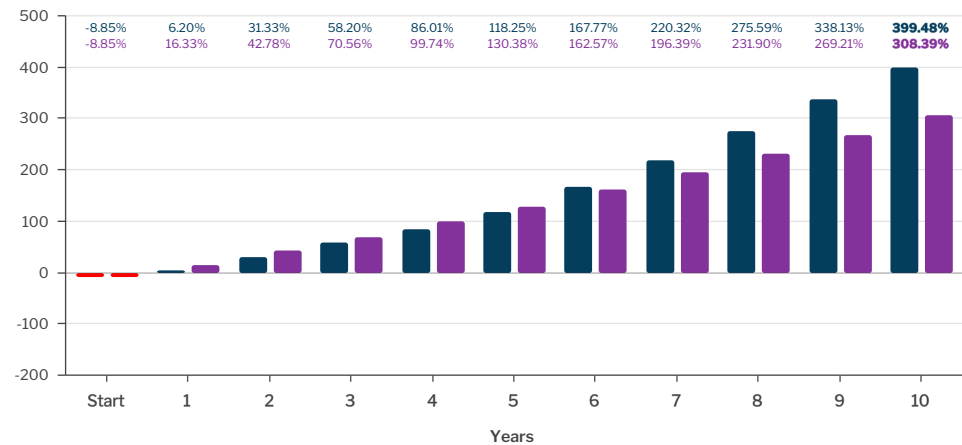
Appreciation after 10 Years



Cumulative Appreciation after Closing Costs



% Return on Investment with 20% Down



Hudson County, NJ Appreciation



Graph Legend

- Forecast 6.15%
- Historical 5.04%

The Forecast is the average compounded appreciation rate for the selected period. The appreciation amounts for each year are based on the actual forecasts for that year.

Your Scenario

Home Price	\$1,695,000
Closing Costs	\$30,000
% Down	20%
Years Reviewed	10

Overview

	Avg / Yr APPR	ROI
Forecast	\$138,424	41%
Historical	\$107,543	32%



All information provided in this publication is for informational and educational purposes only, and in no way is any of the content contained herein to be construed as financial, investment, or legal advice or instruction. Guaranteed Rate does not guarantee the quality, accuracy, completeness or timeliness of the information in this publication. While efforts are made to verify the information provided, the information should not be assumed to be error free. Some information in the publication may have been provided by third parties and has not necessarily been verified by Guaranteed Rate. Guaranteed Rate its affiliates and subsidiaries do not assume any liability for the information contained herein, be it direct, indirect, consequential, special, or exemplary, or other damages whatsoever and howsoever caused, arising out of or in connection with the use of this publication or in reliance on the information, including any personal or pecuniary loss, whether the action is in contract, tort (including negligence) or other tortious action. Guaranteed Rate, Inc.; NMLS #2611; 3940 N Ravenswood, Chicago, IL 60613; 866-934-7283. For licensing information visit nmlsconsumeraccess.org. Equal Housing Lender. Conditions may apply. • AZ: 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254. Mortgage Banker License #0907078 • CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act • CO: Regulated by the Division of Real Estate • DE: Licensed by the Delaware State Bank Commissioner • GA: Residential Mortgage Licensee #20973 • MA: Mortgage Lender & Mortgage Broker License #MC2611 • ME: Supervised Lender License #SLM11302 • NH: Licensed by the New Hampshire Banking Department, Lic #13931-MB • NJ: Licensed by the N.J. Department of Banking and Insurance • NY: Licensed Mortgage Banker • NYS Department of Financial Services • OH: MB 804160 • OR: Licensed and Regulated by the Department of Consumer and Business Services • PA: Licensed by the Pennsylvania Department of Banking and Securities • RI: Rhode Island Licensed Lender • WA: Consumer Loan Company License CL-2611.

Powered By MBS Highway

This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater. *Lender is not a tax consultation firm. Please seek advice from a tax professional. Source: MBS Highway, MLS Data provided by Listing Booster.