WEALTH LEARNING CENTER™ | ARTICLE 3

Mortgage Rate vs. Mortgage Strategy

Why the Lowest Rate Doesn't Always Win

[READ ARTICLE →]

Learn why the lowest advertised rate isn't automatically the best financial decision—and what you should compare instead.

> "The lowest advertised rate isn't automatically the best *financial decision.*"

BORROW STRATEGICALLY

1. Upfront Costs
A lower rate may require discount points or higher upfront costs. Compare the true cost of getting the rate.

2. Breakeven Period
How long will it take for the monthly savings to recover the extra upfront expense?

3. Cash Reserves
Keeping more cash after closing may strengthen flexibility, liquidity and peace of mind.

4. Time Horizon
How long do you realistically expect to keep the mortgage or own the property?

5. Overall Strategy
The best mortgage decision aligns with your goals, not just the smallest advertised number.

Rate matters. But strategy matters more than rate alone.
Compare the rate, the costs, the time horizon and the role this mortgage plays in your broader financial picture.

Ready to Look at the Bigger Picture?

Before you choose a mortgage based on rate alone, schedule a Wealth-Building Strategy Session with Josh Porter.

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PERSONAL GUIDANCE.
STRATEGIC FINANCING.
LASTING IMPACT.