



Desert Empire Mortgage

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Home Loans

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Why buying a home is so beneficial regardless of interest rates

- **See chart below.** Home prices always go up over time, *Always*.
- Your mortgage payment remains the same and never increases.
It is stable, consistent, and reliable, while rents go up, up, up.
 - The forced savings/equity buildup makes you wealthy as you pay down your mortgage and your home value increases.
(it is the ultimate retirement program too !)
 - Leverage, (high return on investment)
 - HUGE/Major tax write-offs, incentives and benefits
 - Inflation hedge. Owning real estate is the ultimate hedge over inflation. (hold onto the value of your money)
- Pride of ownership. Your home is yours to do with as you wish, not someone else's, and you're making yourself rich, instead of your landlord.
- Lower your rate and payment when rates go down by refinancing.

Home Loan Programs.

The road to home ownership

FHA 96.5% financing only 3.5% down ! VA 100% financing \$0 down ! USDA 100% financing \$0 down !
Conventional & Jumbo Cash flow loans/bank statements Private Money Home Equity Mortgages

Purchases and Refinances. Homes, PUD's, Condo's. fee simple & lease land
primary residences, 2nd homes, investment properties

- *As is applicable to loan type and borrower and property qualification*

Contact Scott Simmons for more information

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Rates, terms, fees, subject to change

Year	Market Value
1963	\$18,050
1964	\$18,925
1965	\$20,125
1966	\$21,500
1967	\$22,750
1968	\$24,800
1969	\$25,600
1970	\$23,475
1971	\$25,225
1972	\$27,525
1973	\$22,600
1974	\$36,050
1975	\$39,275
1976	\$44,225
1977	\$48,900
1978	\$55,850
1979	\$62,750
1980	\$64,750
1981	\$68,950
1982	\$69,225
1983	\$75,375
1984	\$79,950
1985	\$84,275
1986	\$92,000
1987	\$104,700
1988	\$112,225
1989	\$120,425
1990	\$122,300
1991	\$119,975
1992	\$121,375
1993	\$126,500
1994	\$130,425
1995	\$133,475
1996	\$140,250
1997	\$145,000
1998	\$151,925
1999	\$160,325
2000	\$167,550
2001	\$173,075
2002	\$186,025
2003	\$192,125
2004	\$218,150
2005	\$236,550
2006	\$243,750
2007	\$244,950
2008	\$229,550
2009	\$219,175
2010	\$222,700
2011	\$224,900
2012	\$244,400
2013	\$266,250
2014	\$285,775
2015	\$294,150
2016	\$305,125
2017	\$322,425
2018	\$325,275
2019	\$320,250
2020	\$336,950
2021	\$396,800
2022	\$457,475
2023	\$436,800

US Home Values Over Time

A Historical Perspective

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Scott J. Simmons

Commercial Property Financing
Residential Home Loans

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US median Home prices since 1963

*Buy a Home
Get Wealthy !*

