

HOW **interest rates** IMPACT YOUR **home purchase**

Interest rates don't just change numbers — they directly affect what you can afford each month and what's available in the market for your budget. Here's how to get the best rate.



Shop **multiple lenders** to find the best offer

Improve your **credit score** before applying

Lock your rate to avoid **market increases**

Consider **refinancing** if rates drop later

Buy **discount points** to lower your rate

Even small rate changes can impact your budget, buying power and long-term savings. The right strategy can make a big difference.

Work with a REALTOR® in Georgia to connect you with trusted lenders, compare options and confidently navigate today's market.