

A NOTE FROM AUDREY

Which mortgage group are *you* in?

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It matters more than you might think — especially right now.

Dear Neighbor,

I came across some research that I keep thinking about — because honestly, it explains a lot of what I'm hearing from homeowners right now. You might recognize yourself in it immediately.

A new Realtor.com report breaks down every American mortgage holder into **three distinct groups**. And the group you're in? It's quietly shaping what your options look like today.

THE THREE GROUPS

GROUP ONE

The “Elite” Class

Sub-3% mortgage rate

You locked in before the world changed. Your rate is extraordinary by today's standards — and deep down, you know it. The thought of giving it up to buy something bigger, better, or just different? It stings. You're not stuck, exactly. You're just... very comfortable staying put.

~30% of mortgage holders

GROUP TWO

The “Golden Handcuff” Class

3% to 5% mortgage rate

This is the largest group — nearly half of all mortgage holders. Your rate is good. Really good. Not quite legendary, but good enough that trading it in feels like a real financial sacrifice. Life is pulling you in one direction. Your mortgage is pulling you in the other. Sound familiar?

48.6% of mortgage holders — the largest group

GROUP THREE

The “New Reality” Class

6% and above

You bought or refinanced more recently. You already know what today's rates feel like — you're living them. The good news? You're not locked in the same way. The gap between your current rate and the market is smaller, and that changes the math on making a move.

21.2% of mortgage holders

Here's the dilemma — and you probably already feel it.

If you're in Group 1 or 2, you're caught in what economists are calling the **“lock-in effect.”** Your rate is a golden ticket you can't take with you. Selling means stepping into a market where your new payment could be \$800–\$1,000 more per month — for the same size home.

So you wait. And wait. And life doesn't wait with you. Kids need more space. Marriages happen. Divorces happen. Job changes happen. **Real life doesn't pause for mortgage rates.**

And that's exactly why, even in this market, people are still moving. Not because the numbers are easy — but because the reasons are bigger than the numbers.

So, what do you do?

That's what I want to talk with you about. Because there *are* strategies — real ones — that I'm using with clients right now to navigate this. Things like **rate buydowns, seller concessions, bridge loan structures, and timing plays** that can close the gap between where you are and where you want to be.

It's not one-size-fits-all. It depends entirely on which group you're in, what your equity looks like, and where you want to go. But I promise you — **there's almost always more flexibility than people think.**

I'm writing a full breakdown on this — specific moves for each group — and I'd love to share it with you. Or honestly? Just pick up the phone and let's talk through your specific situation. That's what I'm here for.

Which group are you in?

Let's figure out what it means for your situation — and what your real options look like. No pressure, no pitch. Just a conversation.

□ **Give Me a Call: 415-847-8331**

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