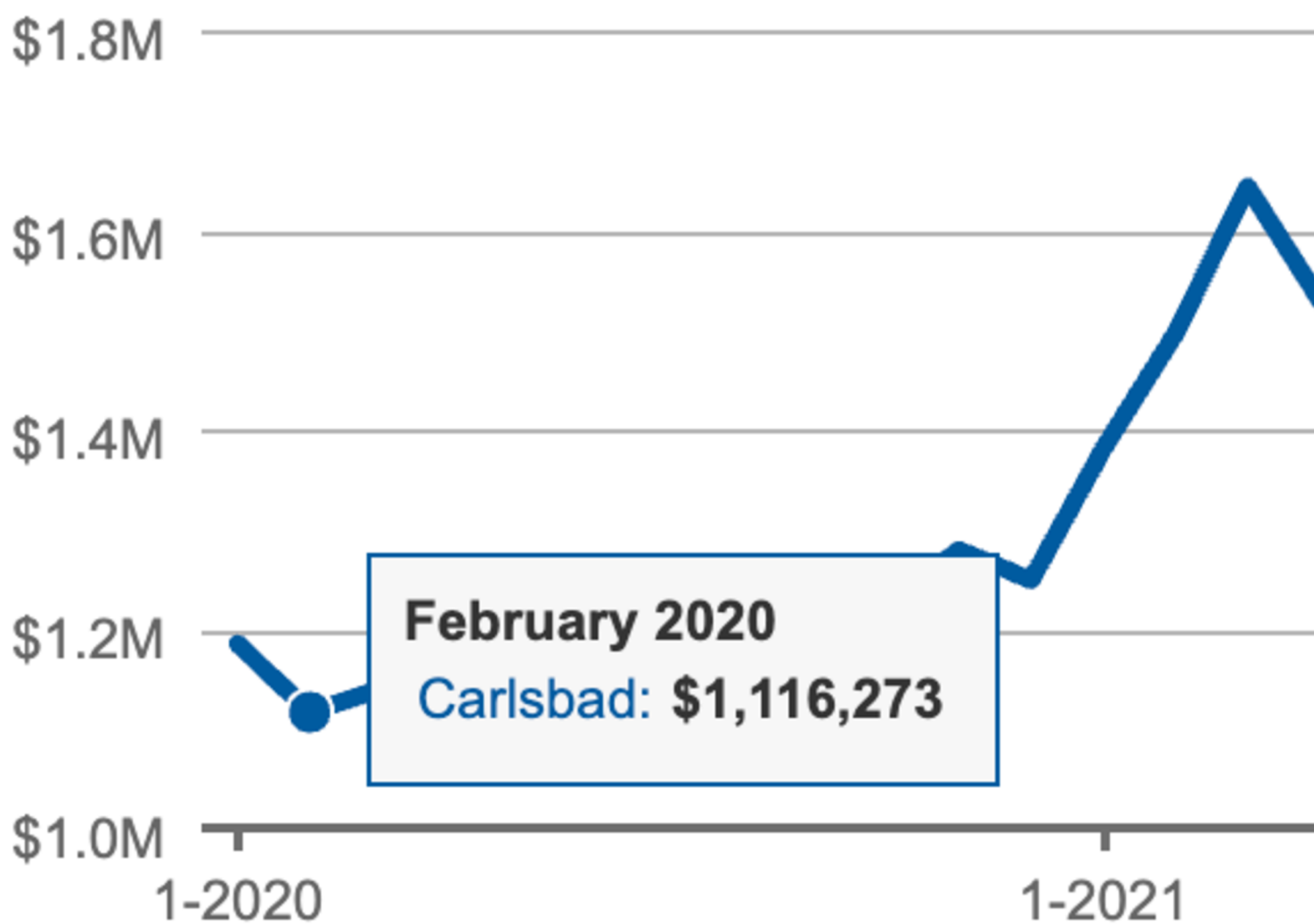
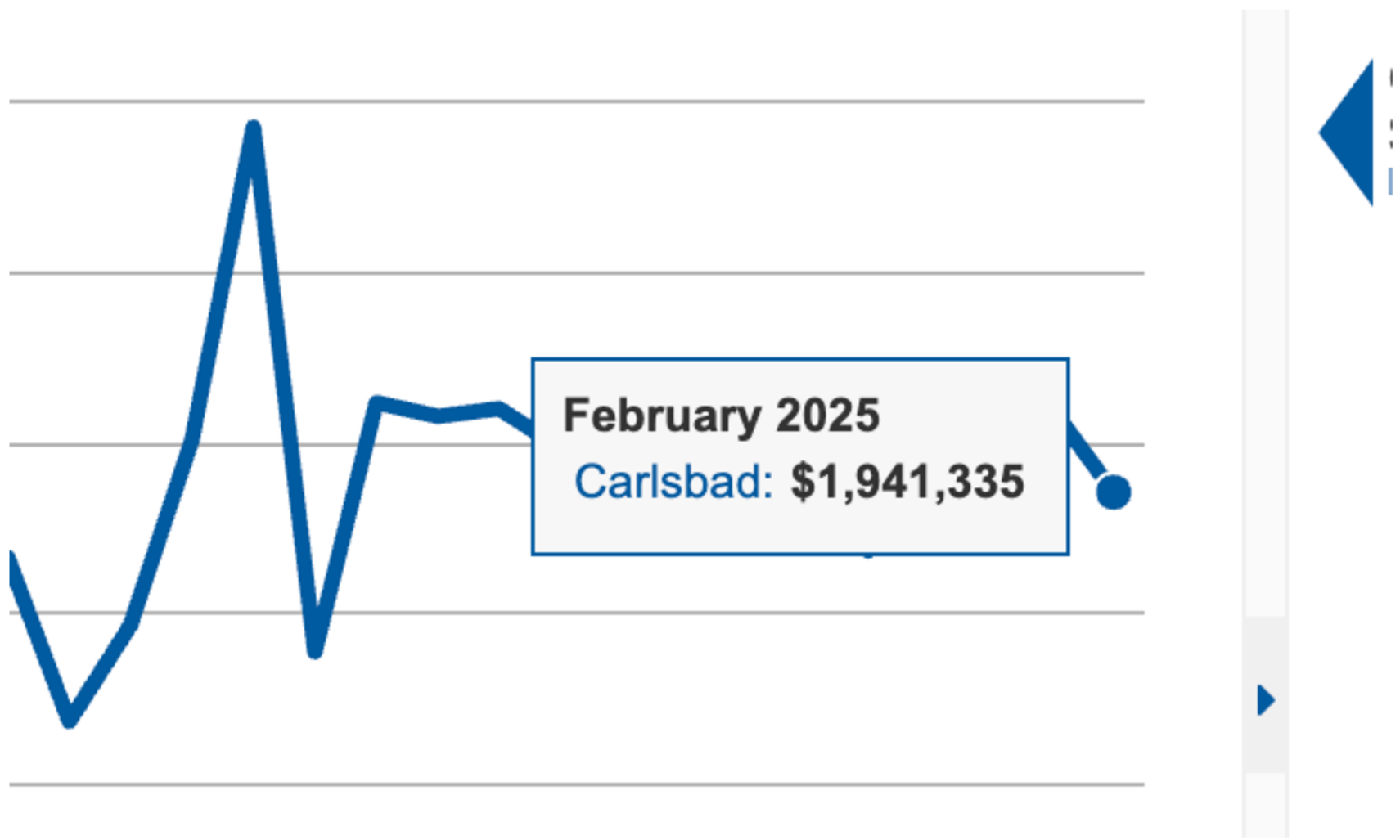


**BY THE
NUMBERS:**

**WHY THE
CARLSBAD
REAL ESTATE
INVENTORY IS
DOWN OVER
50%**



2020: The average 30-year fixed mortgage rate was 3.10%.



**2025 (as of March 19):
The average 30-year
fixed mortgage rate is
6.831%.**

**If you bought a home
in Carlsbad in 2021
with 20% down, here
is your mortgage
payment:**

\$3,813,34

No Tax/HOA/Insurance

**If you bought that
same home in
Carlsbad in 2025 with
20% down, here is
your mortgage
payment:**

\$10,156.33

No Tax/HOA/Insurance

**Let's say you bought
that home in 2021,
gained all the equity
and then sold it and
bought the same
home today with
today's rates**

PP: \$1,941,335

**Down Payment:
\$825,062**

**Mortgage Payment
today:**

\$5,395.84

No Tax/HOA/Insurance

**A 31% INCREASE IN
JUST 4 YEARS FOR
THE SAME HOME**



Steve and Jenny Olson

Brokered by REAL

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