

2-1 TEMPORARY BUYDOWN ↓ %

DON'T WAIT FOR THE LOWER RATE!

Lower your current interest rate by 2% with the 2-1 Seller Buydown.

Buyers can ease into their monthly mortgage payments while having the reliability of knowing when their payments change, and sellers can use this in place of a price reduction, while getting more eyes on their listings!

Eligibility

Temporary interest rate buydowns are allowed on fixed-rate mortgages, primary residence provided the rate reduction does not exceed 2%, and the rate increase will not exceed 1% per year.

- **Minimum FICO 660**
- **Purchase Owner Occupied Only**
- **Seller must be contributor**
- **Purchase contract must reflect contribution**

Example

On a \$250,000 loan with a rate of 6.5%, the monthly payment would be \$1,580. After a temporary 2-1 buydown of \$5,690, here's what the reduction in monthly payments would look like:

| Year | Rate | Monthly Payment |
|------|---------------------------|-----------------|
| 1 | 4.5% | \$1,267 |
| 2 | 5.5% | \$1,420 |
| 3 | 6.5% (Final Note Rate) | \$1,580 |

Contact us today for more information.



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Example based on an APR of 6.72%. Borrower must qualify for full monthly payment before the buydown rate can be applied. Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Payment does not include taxes, insurance premiums, condominium or HOA fees, if applicable; your payment may be greater. Subject to property type, loan-to-value, and credit score. Rates, program terms, and conditions are subject to change without notice. Other terms and restrictions may apply. This is not a commitment to lend. For actual and current terms and rate information, please contact your lender directly. American Neighborhood Mortgage Acceptance Company LLC (dba AnnieMac Home Mortgage, The Mortgage Company and LoFi Direct) and its real estate broker partners are separate entities; each is independently responsible for its products and services.

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