

Lower Your Mortgage Rate by up to **2%**

With our 2-1 Temporary Interest Rate Buydown, you can lower your monthly mortgage payments for the first two years of your loan.

How It Works:

- ▶ A cost of the prepaid interest is paid at closing
- ▶ Year 1 bases payment on a 2% lower rate
- ▶ Year 2 bases payment on a 1% lower rate
- ▶ Years 3-10 your rate returns to normal

2315 Shadow Glen Lane, Spring, TX 77386

Sales Price: \$335,000

Down Payment: \$16,750

Loan Amount: \$318,250

10 year ARM: 6.25%

Annual Percentage Rate: 6.50%

Year	Loan Amount	Mo. Payment *PITI	Mo. Savings	Annual Savings
1	\$318,250	\$2,143.00	\$406.00	\$4,872.00
2	\$318,250	\$2,341.00	\$208.00	\$2,496.00
3 - 30	\$318,250	\$2,549.00	\$0	\$0

\$7,368.00 in Lower Payments Over the First 2 Years!**

*Payment example: If you bought a \$335,000 home with a 5% down payment, for a loan amount of \$318,250, with a 30 year loan at a fixed rate of 6.75% (APR 6.857%), you would make 360 payments of \$2,522.16.

**Number could vary based on interested party contribution.