



Defeat high rates

2-1 rate buydown

The 2-1 temporary buydown gives you a lower rate **and** lower monthly payments for the first two years of your loan. The seller provides the savings, so there's **no cost** to you.

EXAMPLE:

Sale price: \$250,000 | Down payment: \$50,000 | Loan amount: \$200,000
30-year fixed rate: 6% | Annual percentage rate: 6.133%

30-year fixed rate with Temporary Buydown paid by seller:

	Effective rate	P&I	Monthly savings	Total savings
Year 1	4%	\$954.83	\$244.37	\$2,932.44
Year 2	5%	\$1,073.64	\$125.55	\$1,506.60
Year 3 and after	6%	\$1,199.20	\$0	\$0
Total savings and seller credit			\$4,439.04	

Lower initial mortgage payments funded by an up-front deposit paid by the seller or builder.

A small investment by the seller means big monthly savings for you!
Ask me how.

The sample rates provided are for illustration purposes only and are not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. The payment example does not include assessments. Actual payment obligations may be greater and may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Rate(s), APR(s) and payment info is valid as of 12/14/2022 and assumes a first lien position, 740 FICO score, 25-day rate lock, based on a single-family home. All terms are subject to change without notice. Loans are subject to underwriting guidelines and the applicant's credit profiles, not all applicants will receive approval. Contact CrossCountry Mortgage, LLC for more information. Available for conventional, FHA, VA, and USDA loans only.



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 1732106 2w9wpc6_Flyer_MM