

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

312 Capriccio Ln, Montgomery, TX 77316

Sales Price: \$479,999

Down Payment: \$23,999

Loan Amount: \$456,000

10 year ARM: 6.25%

Annual Percentage Rate: 6.971%

| Year | Loan Amount | Mo. Payment *PITI | Mo. Savings | Annual Savings |
|--------|-------------|-------------------|-------------|----------------|
| 1 | \$456,000 | \$3,252.00 | \$563.00 | \$6,756.00 |
| 2 | \$456,000 | \$3,526.00 | \$289.00 | \$3,468.00 |
| 3 - 30 | \$456,000 | \$3,815.00 | \$0 | \$0 |

\$10,224 in Lower Payments Over the First 2 Years!**

*Payment example: If you bought a \$479,999 home with a 5% down payment, for a loan amount of \$456,000, with a 30 year loan at a fixed rate of 6.25% (APR 6.971%), you would make 360 payments of \$3,815.00.

**Number could vary based on interested party contribution.

Contact me to explore your buydown options!



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CMG HOME LOANS

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