

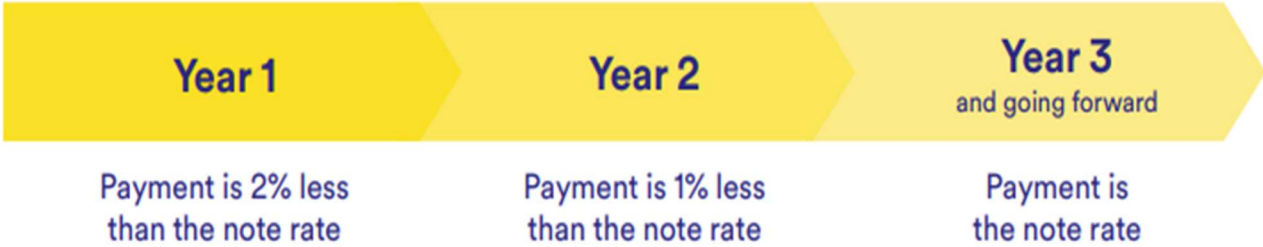


# How does a temporary buydown work?

A temporary 2 year buydown reduces the interest rate on a home loan for the first two years in exchange for a cash deposit, paid by the seller, buyer or lender.

Temporary buydowns can be added to many standard loan programs such as Conventional, FHA, USDA and VA loans.

## Here's an example of how a 2-1 buydown works:



Buydown program illustration is for educational purposes only. Please contact a Guild Loan Officer with any program questions.

## Let's talk details!



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