

40454 Red Poppy Ln,
Magnolia, TX 77354



Get a Lower Mortgage Payment

Get a lower mortgage payment with our 2-1 buydown. You can lower your monthly mortgage payments for the first two years of your loan.

HOW IT WORKS

1. A cost of the prepaid interest is paid at closing
2. Year 1 bases your payment on an interest rate that is 2% lower
3. Year 2 bases your payment on an interest rate that is 1% lower
4. Years 3-30 your mortgage payment returns to its original level

EXAMPLE

Sales Price: **\$249,900**
Down Payment: **3.0%**
Loan Amount: **\$242,403**

30 Year Fixed Rate: **7.490%**
Annual Percentage Rate: **7.645%**

\$5,760 in Lower Payments
Over the First 2 Years!

Year	Loan Amount	Mo. Payment*	Mo. Savings	Annual Savings
1	\$242,403	\$1,375	\$318	\$3,816
2	\$242,403	\$1,531	\$162	\$1,944
3 - 30	\$242,403	\$1,693	\$0	\$0

*Payment example: If you bought a \$249,900 home with a 3.0% down payment, for a loan amount of \$242,403 with a 30 year loan at a fixed rate of 7.490% (APR 7.645%), you would make 360 payments of \$1,693. Payment stated does not include mortgage insurance, taxes, and homeowners insurance, which will result in a higher payment.



Evan Wilke
Sales Manager
NMLS#259388

(832) 592-2534
 ewilke@cmgfi.com

CMG FINANCIAL



Audrey Amirian
Realtor
0758650

818-802-3654
 lahomesbyaudrey@gmail.com



5300 MEMORIAL DRIVE SUITE 420, HOUSTON, TX 77007 * BRANCH NMLS# 1810170



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