Let's talk about buydowns

Rising rates? Temporary buydowns can help you get into a home now with a more affordable monthly payment. Temporary buydowns offer a reduced rate on a home loan for 1, 2 or 3 years in exchange for a cash deposit, typically paid by the seller, buyer, lender or agent.

Benefits:

- Reduced initial payments for a more affordable monthly payment
- Predictable payment increases based on the structure of the buydown
- No balloon payments at the end of the loan term

1-year 1-0 buydown

Year 1	Year 2 and going forward	
Payment is 1% less than the note rate	Payment is the note rate	

Details:

- 1, 2 or 3 year buydowns offered
- Can be paid by lender, seller, buyer or others
- Primary purchase transactions
- Conventional, FHA, UDSA and VA financing options
- Conforming and high balance loan amount options

2-year 1-1 buydown

Year 1	Year 2	Year 3 and going forward
Payment is 1% less than the note rate	Payment is 1% less than the note rate	Payment is the note rate
2-year 2-1 buydown		

Year 1	Year 2	Year 3 and going forward
Payment is 2% less than the note rate	Payment is 1% less than the note rate	Payment is the note rate

3-year 3-2-1 buydown

Year 1	Year 2	Year 3	Year 4 and going forward
Payment is 3% less than the note rate	Payment is 2% less than the note rate	Payment is 1% less than the note rate	Payment is the note rate

Questions? Let's talk!



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