

CMG HOME LOANS

Unlock a Lower Payment with 2-1 Buydown



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.
30 Year Fixed - 7.25%

Annual Percentage Rate: 7.49%*

EXAMPLE

Sales Price: \$570,000
Down Payment: \$57,000
Loan Amount: \$513,000

\$12,084 in Lower Payments Over the First 2 Years!

Year	Loan Amount	Mo. Payment* w/PITI	Mo. Savings	Annual Savings
1	\$513,000	\$4,652.00	\$666.00	\$7,992.00
2	\$513,000	\$4,977.00	\$341.00	\$4,092.00
3 - 30	\$513,000	\$5,318.00	\$0	\$0

*Program is only available for sellers, builders or referral partners to buy down the payment. Monthly payment and APR example: If you bought a home for \$570,000, with a down payment of 10%, for a loan amount of loan amount of \$513,000 with a 30 year term at an interest rate of 7.25% (7.49% APR) you would make 360 payments of \$5,318.00.

If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR.

The rates shown above are the current rates for the purchase of a single-family primary residence based on a 45 day lock period. These rates are not guaranteed and are subject to change. This is not a credit decision or a commitment to lend. Your rate will depend on various factors including loan product, loan size, credit profile, property value, geographic location, occupancy and other factors.



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