

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.

EXAMPLE

Sales Price: \$549,900

Down Payment: \$27,495

Loan Amount: \$522,405

30 Year Fixed - 7.375%

Annual Percentage Rate: 7.765%*

\$12,372 in Lower Payments Over the First 2 Years!

Year	Loan Amount	Mo. Payment* w/PITI	Mo. Savings	Annual Savings
1	\$522,405	\$3,808.00	\$682.00	\$8,184.00
2	\$522,405	\$4,141.00	\$349.00	\$4,188.00
3 - 30	\$522,405	\$4,490.00	\$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 \$549,900, with a down payment of 5%, for a loan amount of \$522,405 with a 30 year term at an interest rate of 7.375% (7.765% APR) you would make 360 payments of \$4,490.00.

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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