

Get A Break From High Rates

with a **Seller-Paid Rate Buydown**



What Is A Seller-Paid Rate Buydown?

- These are temporary rate and payment reductions paid for by a home's seller that will save you thousands.

Why Would A Seller Pay For This?

- Even with decreasing home prices, higher rates still make housing unaffordable and out of reach for many buyers.
- This is a win-win scenario: 1) Buyers get the payment they need, and 2) Sellers can sell their home at market price.

How Does A Temporary Buydown Work?

- Sellers give you (the buyer) a credit at closing to reduce your starting interest rate by up to 3%!
- **Funds from this credit go towards paying your mortgage each month, dramatically reducing your payments!**
- Your interest rate slowly returns to normal by 1% max each year.
- Take a look at our example scenario [here](#):

What If Rates Come Down?

- **JVM will refinance you at no cost!***
- All remaining buydown funds directly reduce your loan balance.

HOW IT WORKS:

- You buy a home and need a loan of \$750,000.
- Utilizing a Seller-Paid Rate Buydown, your rate will:
 - Reduce by **3%** in Year 1
 - Reduce by **2%** in Year 2
 - Reduce by **1%** in Year 3
- This means that your monthly payments will be reduced by:
 - **\$1,400/mo** in Year 1
 - **\$975/mo** in Year 2
 - **\$500/mo** in Year 3

That adds up to roughly over **\$35,000 in savings** for you!

SCAN ME



APPLY NOW TO TAKE ADVANTAGE OF A SELLER-PAID RATE BUYDOWN

CALL TODAY & START SAVING!

(855) 855-4491

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*Any client who purchases a home with JVM Lending after 10/25/2022 is eligible for JVM's Rate Drop Free-fi® - enabling clients to lock in their new, lower rate 120 days after closing on their home purchase transaction with JVM Lending. Additional terms and conditions apply. Contact JVM Lending with any inquiries or questions.

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