

Buy More. Pay Less.



Rate increases have many people thinking they can't afford to buy a home today, leaving them waiting on the sidelines for the next rate drop. If you find yourself doing the same, then we may have the solution with a temporary buydown!

A temporary buydown is a great home buying option designed to lower your monthly payment for a set number of years, allowing you to now buy a home at a higher price point, all the while spending less on your mortgage for a set amount of time.

Consider these four types of temporary buydowns to help lower your monthly payment:

3-2-1 BUYDOWN

Bases your monthly payment off an interest rate that is 3% lower in year 1, 2% lower in year 2, and 1% lower in year 3.

1-1-1 BUYDOWN

Bases your monthly payment off an interest rate that is 1% lower for the first three years.

2-1 BUYDOWN

Bases your monthly payment off an interest rate that is 2% lower in year 1, and 1% lower in year 2.

1-0 BUYDOWN

Bases your monthly payment off an interest rate that is 1% lower in year 1.

**CONTACT US TO FIND OUT IF A TEMPORARY BUYDOWN
IS RIGHT FOR YOUR SITUATION!**

CMG HOME LOANS



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