

Get a Lower Mortgage Payment

Get a lower mortgage payment with our 3-2-1 buydown. You can lower your monthly mortgage payments for the first three years of your loan.

HOW IT WORKS

1. A cost of the prepaid interest is paid at closing
2. Year 1 bases your payment on an interest rate that is 3% lower
3. Year 2 bases your payment on an interest rate that is 2% lower
4. Year 3 bases your payment on an interest rate that is 1% lower
5. Years 4-30 your mortgage payment returns to its original level

EXAMPLE

Sales Price: **\$1,681,160**
Down Payment: **20.0%**
Loan Amount: **\$1,344,928**

30-Year Fixed Rate: **6.875%**
Annual Percentage Rate: **7.717%**

\$61,296 in Lower
Payments Over the First
3 Years!

Year	Loan Amount	Mo. Payment*	Mo. Savings	Annual Savings
1	\$1,344,928	\$6,324	\$2,511	\$30,132
2	\$1,344,928	\$7,117	\$1,718	\$20,616
3	\$1,344,928	\$7,956	\$879	\$10,548
4-30	\$1,344,928	\$8,835	\$0	\$0

*Payment example: If you bought a \$1,681,160 home with a 20.0% down payment, for a loan amount of \$1,344,928 with a 30 year loan at a fixed rate of 6.875% (APR 7.717%), you would make 360 payments of \$8,835. Payment stated does not include mortgage insurance, taxes, and homeowners insurance, which will result in a higher payment.



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