

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: **\$2,399,900**
Down Payment: **30.0%**
Loan Amount: **\$1,679,930**

30-Year Fixed Rate: **6.875%**
Annual Percentage Rate: **7.784%**

\$76,572 in Lower
Payments Over the First
3 Years!

Year	Loan Amount	Mo. Payment*	Mo. Savings	Annual Savings
1	\$1,679,930	\$7,900	\$3,136	\$37,632
2	\$1,679,930	\$8,890	\$2,146	\$25,752
3	\$1,679,930	\$9,937	\$1,099	\$13,188
4-30	\$1,679,930	\$11,036	\$0	\$0

*Payment example: If you bought a \$2,399,900 home with a 30.0% down payment, for a loan amount of \$1,679,930 with a 30 year loan at a fixed rate of 6.875% (APR 7.784%), you would make 360 payments of \$11,036. Payment stated does not include mortgage insurance, taxes, and homeowners insurance, which will result in a higher payment.



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