READY TO SELL MORE HOMES?

Check out our **2/1 BUYDOWN**. It can help your clients get into a home with a lower payment! Great for your first-time and/or credit challenged buyers who need help with home affordability.

How a 2/1 Buydown would affect monthly payments:

Year	Interest Rate	Monthly Payment	Monthly Savings	Annual Savings
1	4%	$1,909	$489	$5,868
2	5%	$2,147	$251	$3,012
3-30	6%	$2,398	$0	$0

Loan: 30-year fixed **Downpayment:** 20% **Rate:** 6% **Loan:** $400k

Sample rate provided for illustration purposes only and not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. UNMB Home Loans Inc. cannot predict where rates will be in the future.

Seller Benefits

- A buydown may help avoid price reductions
- The cost incurred may be a tax write-off
- It makes their home available and appealing to a wider group of homebuyers especially in a higher rate atmosphere

Buyer Benefits

- Save money upfront when purchasing a home
- A lower interest rate results in a lower monthly payment
- It helps the buyer ease into their mortgage payments
- Buyers can later apply to refinance to a lower fixed rate when interest rates fall

WHAT'S A 2/1 BUYDOWN?

An option of a lower interest rate and payment for the first two years of homeownership in exchange for an upfront, additional charge paid by seller concession. Available with Conventional / FHA / VA Programs

CONTACT ME TODAY FOR DETAILS!

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