JAKE
FROM HOME LOANS

SELLER CREDITS, PUT TO WORK

Start with a lower payment.

A temporary buydown, paid by the seller, builder or lender, lowers your rate for the first years of the loan.

Lower payment while you settle in

Two years of breathing room while you furnish, fix up or wait for your income to grow.

Paid by someone else

The cost is usually covered by seller or builder credits.

The honest catch

Your payment rises to the full note rate in year 3, so you qualify at that full payment from day one.

Hypothetical 2-1 buydown: $749,000 purchase, 20% down ($149,800), $599,200 30-year fixed conventional loan. Note rate 6.500%, 6.556% APR.

	Rate reduction	Payment rate	Monthly P&I	Monthly savings
Year 1	2%	4.500%	$3,036	$751
Year 2	1%	5.500%	$3,402	$385
Year 3 and on	0%	6.500%	$3,787	$0

Hypothetical example for educational purposes, this is not an offer or commitment to lend. $599,200 loan, 30-year fixed, 6.500% note rate, 6.556% APR, with a 2-1 temporary buydown: 12 monthly principal and interest payments of $3,036, then 12 of $3,402, then 336 of $3,787. 20% down payment of $149,800. The APR is based on the 6.500% note rate and assumes $1,850 in lender fees and 15 days of prepaid interest, with no discount points. The buydown cost (about $13,637 here) is usually paid by the seller or builder and held in escrow. Payments shown are principal and interest only and don't include taxes, insurance or HOA dues; actual payment will be higher. Borrower qualifies at the full note rate. Rates, APR and fees change daily and depend on credit, property and approval.

Is the seller offering credits? Let's see if a buydown saves you more.

Scan to start in my app, or call or text 916-208-8941.



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AMERICAN PACIFIC MORTGAGE
NMLS 1850

EQUAL HOUSING OPPORTUNITY

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