



JVM FREE 2-1 BUYDOWN ✨

Reduce Your Rate By 2% - For Free!

Lender-Paid Temporary Buydown



Buyers can lower their rate for 2 years - at no cost to them or the seller!

PROGRAM BENEFITS

★ **This 2-1 buydown requires NO money from neither the buyer nor seller!**

- Anyone that qualifies can use this buydown - not just first-time homebuyers!
- Loan amount cannot exceed \$806,500
- No income limits!
- If the buyer refinances before the end of the 2-year buydown period, all remaining buydown funds will be applied to their principal mortgage balance.

HOW IT WORKS

JVM's FREE 2-1 buydown allows buyers to lower their interest rate for the first 2 years of their mortgage.

- The effective interest rate in year 1 will be **2%** below the note rate.
- The effective interest rate in year 2 will be **1%** below the note rate.

The interest rate will return to the note rate in year 3 and remain fixed for the remainder of the term or until the loan is paid off.

PROGRAM REQUIREMENTS

First-Time Buyer Required?	No
Minimum Down Payment	3%
Loan Limit	\$806,500
Income Limit	None
Minimum Credit Score	620
Property Type	Single-Family Residences, Townhomes, Condos, Multi-Family Residences
Loan-to-Value (LTV)	80% to 97%
Occupancy	Primary Residence Only

Contact us today to learn more about JVM's FREE 2-1 Buydown Program!

OUR TEAM IS AVAILABLE TO ANSWER ANY OF YOUR MORTGAGE QUESTIONS.



(855) 855-4491



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