

2-1 Buy Down Program:

Year 1: Interest Rate is 2 points lower than the locked rate
 Year 2: Interest Rate is 1 point less than the locked rate
 Year 3: Rate goes back to locked rate

\$729,000.00 Sales Price

Interest Rate Comparison

Save money getting into your new home!
(Program subject to change; client must qualify; Rates subject to change and based on client's individual scenario)

	DOWN PAYMENT	INTEREST RATE	# OF PAYMENTS	MONTHLY PAYMENT
5% DOWN PAYMENT	\$36,450.00	6.125% APR 6.375%	30 YEAR LOAN = 360 payments	-
YEAR 1	-	4.125%	12 payments (1 Year)	\$4,443.76 (Reduction of \$1154.25)
YEAR 2	-	5.125%	12 payments (1 Year)	\$5,040.89 (Reduction of \$557.12)
YEAR 3-30	-	6.125%	336 payments (28 years)	\$5,598.01
TOTAL SAVINGS FOR YOU!	-	-	First 2 Years	Savings of \$20,536.44
BUY DOWN FEE PAID BY SELLER!	-	-	Paid by seller at closing through seller contributions	20,536.44



Jessica
AYALA
 REALTY GROUP
 BROKERED BY
 STYLED REAL ESTATE



Team USA
 Mortgage

Jessica Ayala
E: Jessica@styledrealestate.com
P: 832.335.8293

Megan Lyons: 1992641
E: megan@teamusamtg.com
P: 979.288.2859

Team USA Mtg LLC NMLS: 9908 IS AN EQUAL HOUSING LENDER. EXAMPLE IS FOR ILLUSTRATION PURPOSES ONLY. RATES AND/OR TERMS WILL VARY. THIS IS NOT A COMMITMENT TO LEND, A LOAN ESTIMATE, OR OFFICIAL OFFER. CREDIT AND COLLATERAL ARE SUBJECT TO APPROVAL

