



BUYDOWN PROGRAM

[TEMPORARY]

A buydown program provides a temporary rate reduction for the beginning years of a loan.



BUYING DOWN POINTS

[PERMANENT]

Buying down points provides an interest savings that lasts the entire term of the loan.

Buying points is a longer term strategy vs a buydown program, which would be a shorter term play. If you expect rates to reverse course in the near future and therefore might refinance your loan, the short-term savings of a buydown could be a better deal.



Don't worry... I love math 🤓, so I can help!



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