

2-1 BUYDOWN

BENEFITS

A 2-1 Buydown will lower the buyer's interest rate by 2% for the first year and 1% for the second year, making their payment lower for the first 2 years before returning to the note rate.

Sales Price \$400,000	Standard	Year 1	Year 2	Year 3-30
Interest Rate	6.375%	4.375%	5.375%	6.375%
APR	7.181%	4.965%	6.067%	7.181%
Monthly PITI	\$3,710	\$3,236	\$3,467	\$3,710
Monthly Savings	-	\$473	\$243	-
Buydown Cost	-	\$8,595	-	-

Scenario above includes 5% down payment. All numbers are estimates only.



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