



## 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!



**DeAnna Delgado**

YOUR HOMEGIRL

CB&A Realtors

832-435-5151

deannadelgado@gmail.com

www.closingdealsinheels.today

