

# Why Buy Down Your Rate

Take a look at how today's buyers are lowering payments with seller-funded buydowns.

No Buydown		Permanent Buydown
\$364,000	List Price	\$364,000
\$0	Seller Concession	\$9,828
0	Discount Points	3
6.625% (7.125%)	Interest Rate (APR)	5.875% (6.323%)
\$3,252	Monthly PITI*	\$3,092
\$49,116	Bring-to-Close	\$48,961
\$0	Savings per Month	\$160

\*PITI: Principal, Interest, Taxes and Insurance

All numbers are based off of a Conventional Loan with 10% down and are estimates only.



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