

# 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.

<b>Sales Price \$364,000</b>	Standard	Year 1	Year 2	Year 3-30
Interest Rate	<b>6.625%</b>	<b>4.625%</b>	<b>5.625%</b>	<b>6.625%</b>
APR	<b>7.125%</b>	<b>4.995%</b>	<b>6.055%</b>	<b>7.125%</b>
Monthly PITI	<b>\$3,252</b>	<b>\$2,839</b>	<b>\$3,040</b>	<b>\$3,252</b>
Monthly Savings	-	<b>\$413</b>	<b>\$212</b>	-
Buydown Cost	-	<b>\$5,000</b>	-	-

*Scenario above includes 10% down payment. All numbers are estimates only.*



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