

Before you drop the price... Try this... 2/1 Buydown

Offer to reduce the buyer's interest rate by **2%** for the first year and **1%** in the second year.



Matt offers:

\$1,000 Closing Cost Credit
and

**NO Lender Fee Refi up to 3
year's after closing!**

Same Dollars... Bigger Impact

\$9,500 Price Reduction

Monthly savings = **\$64/mo**

Savings lasts for the life of the loan, but barely moves the needle.

VS.

\$9,500 Seller-Paid 2/1 Buydown

Year 1 savings = **\$519.89/mo**

Year 2 savings = **\$265.84/mo**

Year 3+ = full note rate...

The goal is to refinance by year 3 to a lower rate if available

Example based on a \$400,000 loan, 30-year fixed, 7.25% note rate. Total estimated cost of the buydown = \$9500. For illustration only

Why Agents Love It!

- Helps stale listings stand out without slashing the list price
- Gives buyers breathing room in their payment for the first two years
- Keeps the comps strong!



Want a buydown scenario for your listing? Call Matt today.

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Equal Housing Opportunity. This is not a commitment to lend. Rates, terms, and payments are examples only and subject to change and credit approval. After the buydown period, the payment increases to the full note rate payment.