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 $318,000	Standard	Year 1	Year 2	Year 3-30
Interest Rate	**7.25%**	**5.25%**	**6.25%**	**7.25%**
APR	**7.821%**	**5.672%**	**6.74%**	**7.821%**
Monthly PITI	**$2,961**	**$2,589**	**$2,771**	**$2,961**
Monthly Savings	**-**	**$372**	**$190**	**-**
Buydown Cost	**-**	**$6,746**	**-**	**-**

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



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