

PRICE REDUCTION *versus* RATE BUYDOWN

SELLER CONCESSIONS

When considering what to offer, it's important to keep your options open. Buying down the rate could be a good alternative to submitting an offer below list price.

	Original Offer	Price Reduction	★ Rate Buydown
Seller Concession	-	$7,000	$7,000
Purchase Price	$318,000	$311,000	$318,000
Loan Amount	$286,200	$279,900	$286,200
Interest Rate	7.25%	7.25%	5.250%
APR	7.821%	7.822%	5.672%
Principal & Interest	$2,961	$2,915	$2,589
Monthly Payment Savings	-	$45	$327

BOTTOM LINE: As an alternative to offering less, monthly savings can be ***MAXMIZED*** by using a seller concession to secure a lower interest rate.

*All numbers are estimates only. Please obtain final numbers prior to closing. The buy down used is a 2-1 short term buy down. Only year 1 is being displayed.



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