You don't need lower rates.
You need a better strategy.

~~7.375%~~

AFTER BUYDOWN

5.375%

Payment at 7.375%	Payment at 5.375%	You save
$2,807/mo	$2,455/mo	$352/mo

With a 2-1 buydown the rate steps back up over time: 5.375% in year 1, 6.375% in year 2, then 7.375% for the remaining life of the loan. Based on $269,100 loan · Buydown cost $6,378 · Break-even ~24 months. Illustration only — not a lender quote.



DeAnna Delgado
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CB&A Realtors
832-435-5151
deannardelgado@gmail.com
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