



Temp Buydowns Calculator

Loan amount	\$ 431,200
Note Rate	8.000%
Loan period in years	30
Number of payments per year	12
Monthly P + I	\$3,164
Total Payments	360

This temporary program can help reduce buyers' mortgage payments for the first 1-3 years, potentially saving them thousands. Sellers, builders, or agents can fund it with flexible contributions.

However, buyers should call their agent to ensure eligibility for these subject-to-approval and daily rate options.

1-0 BUYDOWN				
Interest Rate	Note Rate Payment (P + I)	Payment (P + I) After Buydown	Monthly Savings	Annual Savings
7.00%	\$3,164	\$2,869	\$295	\$ 3,543
1-0 Buydown Cost				\$3,543

Qualification

Borrower must qualify at the note rate.

2-1 BUYDOWN				
Interest Rate	Note Rate Payment (P + I)	Payment (P + I) After	Monthly Savings	Annual Savings
6.00%	\$3,164	\$2,585	\$579	\$ 6,945
7.00%	\$3,164	\$2,869	\$295	\$ 3,543
2-1 Buydown Cost				\$10,487

Products

Available on conventional, government and first time homebuyer products.

[See Broker product profiles for details.](#)

[See NonDel product profiles for details.](#)

Must meet all applicable Agency requirements, including but not limited to qualification, documentation of buydown, and funding of buydown.

3-2-1 BUYDOWN				
Interest Rate	Note Rate Payment (P + I)	Payment (P + I) After Buydown	Monthly Savings	Annual Savings
5.00%	\$3,164	\$2,315	\$849	\$ 10,191
6.00%	\$3,164	\$2,585	\$579	\$ 6,945
7.00%	\$3,164	\$2,869	\$295	\$ 3,543
3-2-1 Buydown Cost				\$20,678

Call your Account Executive with any questions.



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