



Temp Buydowns Calculator

| | |
|------------------------------------|-------------------|
| Loan amount | \$ 703,200 |
| Note Rate | 8.000% |
| Loan period in years | 30 |
| Number of payments per year | 12 |
| Monthly P + I | \$5,160 |
| 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% | \$5,160 | \$4,678 | \$481 | \$ 5,777 |
| 1-0 Buydown Cost | | | \$5,777 | |

Qualification

Borrower must qualify at the note rate.

| 2-1 BUYDOWN | | | | |
|------------------|---------------------------|-------------------------------|-----------------|----------------|
| Interest Rate | Note Rate Payment (P + I) | Payment (P + I) After Buydown | Monthly Savings | Annual Savings |
| 6.00% | \$5,160 | \$4,216 | \$944 | \$ 11,326 |
| 7.00% | \$5,160 | \$4,678 | \$481 | \$ 5,777 |
| 2-1 Buydown Cost | | | \$17,103 | |

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% | \$5,160 | \$3,775 | \$1,385 | \$ 16,619 |
| 6.00% | \$5,160 | \$4,216 | \$944 | \$ 11,326 |
| 7.00% | \$5,160 | \$4,678 | \$481 | \$ 5,777 |
| 3-2-1 Buydown Cost | | | \$33,721 | |

Call your Account Executive with any questions.



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