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With the temporary (insert product) Buydown, you can reap the benefits of a payment rate 2% lower than the note rate for the first year of your loan and by 1% lower than the note rate in the second year.

Example Loan Amount: \$250,000

On a \$250,000 loan with a rate of 7% (7.44% APR), the monthly payment would be \$1,683. After a temporary 2% buydown of \$5,000, here's what the reduction in monthly payments would look like:

Year	Interest Rate	Monthly Payment
1	5%	\$1,243.05
2	6%	\$1,498.88
3-30	7%	\$1,683.26

Based on example financing. This chart is for illustrative purposes only. Actual payment may vary. Rates are subject to change.

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