



BUYDOWNSM ADVANTAGE

Solution for Rising Rates

Are rising rates standing between you and your new home? Break through the rate barrier and free up your monthly cash flow with the **PrimeLending BuyDown AdvantageSM program***. This option allows you to have your interest rate temporarily bought down - delivering hundreds in savings.

3-2-1 Buydown

Reduce your interest rate by:

3% the first year...
2% the second year...
1% the third year...

2-1 Buydown

Reduce your interest rate by:

2% the first year...
1% the second year...

1-1 Buydown

Reduce your interest rate by:

1% the first & second year...

1-0 Buydown

Reduce your interest rate by:

1% the first year...

Example

Total Loan Amount	\$342,063
Interest Rate	5.125
Loan Term	30 YRS
Buy Down Program	1-1
Year 1 Cost	\$2,456
Year 2 Cost	\$2,456
Year 3 Cost	\$0
Buy Down Total Coast	\$4,912

P&I Payment YR 1	P&I Payment YR 2	P&I Payment YR 3
\$1,657	\$1,657	\$1,862

Note: Payment based on a 30-Year, Fixed-rate mortgage with a down payment of 20%. Payment scenarios do not include taxes, insurance, HOA dues or mortgage insurance. Contact your PrimeLending Loan Officer for current rates.

This type of loan starts with a low rate and rises over the next one, two or three years. And after the buydown period ends - the loan will continue at a full fixed interest rate for the remainder of the term. **This is great option if you plan on staying in your home for a short period of time or expect a higher future income.**



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**NEED A LOWER RATE TO QUALIFY?
LET'S TALK!**

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