

2-1 & 1-0 BUYDOWN

On Conventional, VA,
& FHA Loans



2/1 and 1/0 buydown for Conventional, VA, & FHA

High Balance and FNMA HomeReady available. Our buydown loans provide a lower rate for the first one or two years, paid by the seller. Now you can reach more clients to expand your pipeline!

PROGRAM HIGHLIGHTS

- 30 year Fixed Rate Mortgages, Non-Standard Terms Available
- Primary Residences only
- Single Family Residences, PUD and Condos
- FNMA and FHA only
- High Balance available
- FNMA HomeReady option available
- Purchase Transactions only
- Term: 24 months (2-1)
- Term: 12 months (1-0)
- Borrower(s) are Qualified off Note Rate not buydown rate
- Buydown cost is paid by Seller/Builder concessions
- Seller Concessions vary by loan program, see the matrix or speak with your Account Executive.

Take advantage of offering this 2-1 Buydown and 1-0 Buydown program to your clients! Restrictions apply so contact your Account Executive for more details.

For VA and FHA: Not available for Manually underwritten Loans.

Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term.

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