

2/1 and 1/0 Buydown Programs

High Balance Option Available. Our buydown loans provide a lower rate for the first one or two years, paid by the seller. Get more for your money when you buy a new home!

PROGRAM HIGHLIGHTS -

- 30-year Fixed Rate Mortgages
- Primary Residences only, Non-Standard Terms Available
- Single Family Residences, PUD and Condos
- VA (also available for FNMA and FHA)
- · High Balance 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 Max 4% on VA

Restrictions apply so contact us 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.