

# 2-1 & 1-0 BUYDOWN

On Conventional, VA,  
& FHA Loans



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

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
- VA, FNMA, FHLMC, and FHA (2-1)
- High Balance available
- FNMA HomeReady option available
- FHLMC Home Possible option available
- FHA DPAPro and CalHFA Conventional/FHA options available
- Purchase Transactions only
- Term: 24 months (2-1) (DPAPro only)
- Term: 12 months (1-0) (excludes DPAPro)
- 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.

*\*Non-Standard Terms excluded on: FHA DPAPro and CalHFA*

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

*LendingPros is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, Veterans Administration, or the Federal Government. Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*



**Intended for use by real estate and lending professionals only and not for distribution to consumers.**

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. Revised 07.01.25