

# BUYDOWNS ON VA

Plus FNMA & FHA

## 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. Now you can reach more clients to expand your pipeline!

### 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

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. Buydown program does not reduce the Note Rate of the Loan. Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term. LendingPros is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, Veterans Administration, or the Federal Government.*



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