



2/1 BUY DOWN

What is a 2/1 Buy Down?

- This product allows your interest rate to be lowered by 2% in the first year, 1% the second year, and then back to the note rate in years 3-30, which is the yearly percentage that you pay for the use of funds.
- What happens after years 1 & 2?
 - Interest rate increases by 1%
 - Following year 2, the rate will increase by an additional 1% bringing the loan to the note rate.

Is the 2/1 Buy Down Right for You?

- The 2/1 Buy Down option is best suited for individuals that anticipate significant pay increases over the course of the first 2 years of their mortgage.

Contact me today to learn more!



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