

Race to victory with our **1-0 BUYDOWN** Available on FNMA, VA, and FHA Purchase Loans



Now 2/1 and 1/0 buydown available 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
- Primary Residences only
- Single Family Residences, PUD and Condos
- FNMA, VA, and FHA only – No DPA allowed
- 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:
 - Max 6% on FHA, Max 4% on VA
 - Max 6% up to 90% FNMA
 - Max 3% greater than 90% FNMA

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.

On FHA: Not available for Manually Underwritten Loans.

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