

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

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. Forward Lending is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

- 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

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