

Get a Lower Mortgage Payment

Get a lower mortgage payment with our 2-1 buydown. You can lower your monthly mortgage payments for the first two years of your loan.

HOW IT WORKS

1. A cost of the prepaid interest is paid at closing
2. Year 1 bases your payment on an interest rate that is 2% lower
3. Year 2 bases your payment on an interest rate that is 1% lower
4. Years 3-30 your mortgage payment returns to its original level



EXAMPLE

Sales Price: **\$510,000**
 Down Payment: **10.0%**
 Loan Amount: **\$459,000**

30 Year Fixed Rate: **6.125%**
 Annual Percentage Rate: **6.292%**

\$10,248 in Lower Payments
 Over the First 2 Years!

Year	Loan Amount	Mo. Payment*	Mo. Savings	Annual Savings
1	\$459,000	\$2,225	\$564	\$6,768
2	\$459,000	\$2,499	\$290	\$3,480
3 - 30	\$459,000	\$2,789	\$0	\$0

*Payment example: If you bought a \$510,000 home with a 10.0% down payment, for a loan amount of \$459,000 with a 30 year loan at a fixed rate of 6.125% (APR 6.292%), you would make 360 payments of \$2,789. Payment stated does not include mortgage insurance, taxes, and homeowners insurance, which will result in a higher payment.



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CMG HOME LOANS

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