

## 2-1 & 1-0 BUYDOWN

ON CONVENTIONAL, VA,  
& FHA LOANS

Help your clients save with this 2-1  
Buydown and 1-0 Buydown program!

### 2-1 and 1-0 buydown 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, Non-Standard Terms Available
- Primary Residences only
- Single Family Residences, PUD and Condos
- FNMA and FHA only
- 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 vary by loan program, see the matrix or speak with your Account Executive.

Restrictions apply so contact your Account Executive for more details.

*For VA and FHA: Not available for Manually underwritten Loans. Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term. Brokers Choice Mortgage is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, Veterans Administration, or the Federal Government. Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

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