

## 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

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
- VA, FNMA, FHLMC, and FHA (2-1)
- High Balance available
- FNMA HomeReady option available
- FHLMC Home Possible option available
- FHA Choice DPA and CalHFA Conventional/FHA options available
- Purchase Transactions only
- Term: 24 months (2-1) (Choice DPA only)
- Term: 12 months (1-0) (excludes Choice DPA)
- 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.

*\*Non-Standard Terms excluded on: FHA Choice DPA and CalHFA*

*For VA and FHA: Not available for Manually underwritten Loans.*

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