

# TEMPORARY BUYDOWN OPTIONS AVAILABLE!

On a 30 year fixed loan, you qualify on the current market rate. The seller or other acceptable third party must fund a temporary rate buydown.

How it works is simple...  
lets go over a 2-1-0:

YEAR 1 - Payment based on a 2% lower rate than initial qualifying rate.

YEAR 2 - Payment based on a 1% lower rate than the initial rate.

YEAR 3 - You pay the payment based on the initial rate.

You may refinance or sell at any time. The funds used towards the buydown sit in an escrow account and will be credited to your payoff.

## 3 YEAR, 2 YEAR OR 1 YEAR TEMPORARY BUYDOWN

Example:

### 2-1 Buydown Calculator

Complete the fields in white

Loan Amount	\$200,000
Rate	7.000%
Term (years)	30
Payment	\$1,330.60

Years	Effective Rate	Monthly Payment	Monthly Subsidy	No. Pmts	Yearly Subsidy
1	5.000%	\$1,073.64	\$256.96	12	\$3,083.54
2	6.000%	\$1,199.10	\$131.50	12	\$1,578.05
3-30	7.000%	\$1,330.60			

**Total Subsidy \$ 4,661.59**



**HOUSTON**  
HOME LOAN, INC.

Information is subject to change without notice. This is not an offer for extension of credit or based on any certain rates/terms. Figures used are for illustration purposes only.

NMLS# 206277 EQUAL HOUSING LENDER