



# 2-1 AND 1-0 BUYDOWN

## On Conventional, VA, & FHA Loans

### **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.

#### **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 LoanLift and Conventional/FHA options available
- Purchase Transactions only
- Term: 24 months (2-1) (LoanLift only)
- Term: 12 months (1-0) (excludes LoanLift)
- Borrower(s) are Qualified off Note Rate not buydown rate
- Buydown cost is paid by Seller/Builder concessions
- Seller Concessions vary by loan program.

Take advantage of this 2-1 Buydown and 1-0 Buydown program! Restrictions apply so contact us for more details.

*\*Non-Standard Terms excluded on: FHA LoanLift  
On VA and FHA: Not available for Manually Underwritten Loans.*

