



# VA LOAN 1-0 & 2-1 BUYDOWN Plus FNMA & FHA Loans

## 2/1 and 1/0 Buydown Programs High Balance Options Available.

Our buydown loans provide a lower rate for the first one or two years, paid by the seller. Get more for your money when you buy a new home!

### PROGRAM HIGHLIGHTS

- 30 year Fixed Rate Mortgages for those that qualify, Non-Standard Term Available
- Primary Residences only
- Single Family Residences, PUD and Condos
- VA (also available for FNMA and FHA)
- High Balance available
- Purchase Transactions only
- Term: 24 month (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 Max 4% on VA

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

*On VA and FHA: Not available for Manually Underwritten Loans. Buydown program does not reduce the Note Rate of the Loan. Non-Standard Terms excluded on: Closed-End Seconds, DPA, CalHFA and Non-QM 40-year term.*

