

## USE SELLER CONCESSIONS OR BORROWER CREDITS TO GET A TEMPORARY RATE BUYDOWN

Did you know that seller concessions or Borrower credits can mean a smaller mortgage payment for your buyers? They can use them toward a temporary rate buydown to lower their interest rate at the beginning of their loan, which could offer significant savings.

With a 3-2-1 temporary buydown, your buyer's interest rate would be reduced by 3% the first year of their loan, 2% for the second year and 1% the 3rd year.

## LET ME HELP YOUR BUYERS GET THE EXTRA FLEXIBILITY THEY NEED. CALL TODAY.



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