

LOWER PAYMENTS

MORE SAVINGS



Rate increases have many people thinking they can't afford to buy their home today, leaving them waiting on the sidelines for the next rate drop. If you find yourself doing the same, then we may have the solution with a temporary payment buydown!

A temporary payment buydown is a great home buying option designed to lower your monthly payment for a set number of years, allowing you to now buy a home at a higher price point, all the while spending less on your mortgage for a set amount of time.

Consider these three types of temporary buydowns to help lower your monthly payment:

3 2 1 BUYDOWN

Bases your monthly payment off an interest rate that is 3% lower in year 1, 2% lower in year 2, and 1% lower in year 3.

2 1 BUYDOWN

Bases your monthly payment off an interest rate that is 2% lower in year 1, and 1% lower in year 2.

1 0 BUYDOWN

Bases your monthly payment off an interest rate that is 1% lower in year 1.

**CONTACT US TO FIND OUT IF A TEMPORARY PAYMENT BUYDOWN
IS RIGHT FOR YOUR SITUATION!**

CMG HOME LOANS



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