



3-2-1 BUYDOWN

THE SOLUTION TO CONTRACT
CANCELLATIONS AND PRICE
REDUCTIONS IN TODAY'S MARKET

WHAT IS A TEMPORARY BUYDOWN?

Buyers receive a 30-year fixed rate loan with an interest rate that's discounted 3% the first year, 2% the second year, and 1% the third year. The original fixed interest rate doesn't go into effect until year 4!

BUYDOWN MUST BE SELLER PAID

BENEFITS OF 3-2-1 BUYDOWN

- 1** Buyers can ease their way into a home with lower payment for the first few years of their loan.
- 2** Seller contributions for temporary buydown are held in escrow account offering buyer additional options.
- 3** Sellers incentivize buyers by way of contribution creating more interest in your listings.



LESS CONCESSIONS FROM SELLERS AND MORE AFFORDABILITY FOR BUYERS!

*Available for Conventional, FHA, VA (primary and secondary homes only)



Ben Kyle

Mortgage Originator | NMLS#180036

(415) 341-3393

ben.kyle@neohomeloans.com

benkyle.neohomeloans.com

