

ASK US ABOUT OUR

# 3.65% (5.75% APR)

BUYDOWN YEAR 1 RATE FOR THE  
PARKLLYN COTTAGES!

**Benefit from a lower rate and monthly payments during the first two years of your mortgage!**

A buydown would decrease your interest rate by 2% for the first year, and 1% for the second year. Talk to your loan consultant for the details and benefits!

### EXAMPLE

Sales Price: \$385,000      30 Year Fixed Rate: 5.75%  
 Down Payment: \$13,475      APR: 5.875%  
 Loan Amount: \$378,026

#### Financing & Payments Based On:

3.5% Down Payment & 760 FICO

	YEAR 1	YEAR 2	YEAR 3-30
Effective Rate	3.625%	4.625%	5.625%
Loan Payment (P&I)	\$1723.99	\$1943.58	\$2176.13
Property Tax	\$150	\$150	\$150
Mortgage Insurance	\$169.61	\$169.61	\$169.61
Hazard Insurance	\$70	\$70	\$70
HOA			
Monthly Payment	\$2113.60	\$2333.19	\$2555.74

**CALL RAENA WITH LOANDEPOT TODAY TO GET STARTED!**



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Rate buydown funds may come from sellers or borrowers and are subject to contribution limits. A buydown lowers your interest rate for a selected period (up to two years). For a 2-year buydown, the rate decreases by 2% in the first year and 1% in the second. Afterward, your rate returns to normal, and payments increase. Borrower-paid buydowns require upfront payment. Seller-paid buydowns are not always available and must be negotiated. loanDepot.com cannot guarantee a seller or other party will offer a buydown. Loans are subject to credit and property approval, and terms may change without notice. APR and rate assumptions based on a specific scenario, and actual rates may vary.