

USDA Buydown Options for Homebuyers!

The USDA Buydown Program is a simple financing option that lowers the interest rate on a mortgage for either 1 year (1-0), or 2 years (2-1) before it rises to the regular permanent rate.

BENEFITS:

- Less money upfront on monthly payments
- Ease into monthly mortgage payments
- Saves money during the first two years of homeownership

EXAMPLES: On a \$250,000 loan* with a rate of 6.5%**
the monthly payment would be \$1,580. Here's what the reduction in monthly payments would look like with a 2-1, and 1-0 Buydown.

1-0 Buydown of \$1,982

Year	Rate	Monthly Payment
1	5.5%	\$1,419
2-30	6.5% (Back to original rate)	\$1,580

2-1 Buydown of \$5,689

Year	Rate	Monthly Payment
1	4.5%	\$1,266
2	5.5%	\$1,419
3-30	6.5% (Back to original rate)	\$1,580

*Buydown options for USDA 30-year fixed are available on purchase transactions. Not permitted for refinance or cash-out.

**Sample rate provided for illustration purposes only and is not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. Kind Lending, cannot predict where rates will be in the future. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact your representative for current rates and for more information.

Connect with me, your Kind Ambassador to learn more about how a Buydown can help you achieve the dream of homeownership!