



HELP BORROWERS LOWER THEIR INTEREST RATE UP TO 3% AT THE START

BUY DOWN SAVINGS TABLE
WITH A 3/1 BUY DOWN
SALES PRICE \$350,000 WITH 700 CREDIT SCORE AND 10% DOWN

YEAR	RATE	PAYMENT	BUY DOWN	12 MO. SAVINGS
1	3.75	1717.15	649.19	7790.28
2	4.75	1922.01	444.32	5331.84
3	5.75	2138.75	227.59	2731.08
4	6.75	2366.34		
3 YEAR SAVINGS				\$15853.20

The Principle, Interest and Mortgage Insurance on a \$350,000 Fixed Rate Loan at 6.75% with a 90% Loan To Value has a payment of \$2366.34 which will continue in years 4 through 30.

Percentage (APR is 7.138%) with an estimated finance charge of \$5600. The principle and interest payment, which will continue for 360 months until paid in full, does not include Taxes & Home insurance coverage, which will result in a higher actual payment. Rate shown is an Example as of 6/8/2023 for the benefit and gains that can be achieved when a 3/1 buy down is offered with Borrower approval.

*** The Borrower must qualify for the full monthly payment (before the Buy Down rate is applied) ***

*** A Seller must be must engage in a Seller Concession and contribute sufficiently to offset the needed buy downs for the periods shown. The Seller Concession are deposited as a lump sum into a Buy down Account. Portion of the seller concession is released each month to aid in reducing the Borrower’s monthly payment due during the Buy Down period.

*** Working with Value Funding Inc. Saves Buyers Money with Special tools such as E-closings, Appraisal Waivers, for Fast Closings .

GET PRE- QUALIFIED TODAY !

CALL 210-649-8807

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