

# CLOSE WITH CHRIS!



Get First Year Payment at **\$1,845.12**

based on a rate of **4.25% (6.881% APR)\***

## LOAN SCENARIO - 2/1 BUYDOWN

**Purchase Price \$381,990**

After a temporary 2-1 buydown cost of \$8,429.66 on a \$375,070 loan with a rate at 6.25% (6.881% APR)\*, the final monthly payment after buydown period would be \$2,309.37.

Example of reduction in monthly payments with 3.5% Down | 30 Year Term:

Year	Buydown Rate	Mo. Payment*	Mo. Savings	Annual Savings
1	4.25%	\$1,845.12	\$464.25	\$5,571.00
2	5.25%	\$2,071.15	\$238.22	\$2,858.64
3-30	6.25%	\$2,309.37	\$0	\$0

Buydown Payments during Buydown Term:

Standard Payments during Buydown Term: \$55,424.89

\* Rate available as of 1/29/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$381,990 home with a 30-year loan at a fixed rate of 6.25% (6.881% Annual Percentage Rate), with a down payment of 3.5%, for a loan amount of \$375,070 including upfront mortgage insurance premium on a 2/1 buydown, you would make 12 monthly payments of \$1845.12, 12 monthly payments of \$2,071.15, & 336 monthly payments of \$2,309.37. Payment stated does not include mortgage insurance, taxes and homeowners' insurance, which will result in a higher payment.

Offer only valid on select completed spec homes. Cityside Homes reserves the right to discontinue incentives programs at any time.

**FOR MORE INFORMATION, CALL TODAY 832-551-6522**