

HOMEOWNERSHIP INCENTIVES AT



LANGTREE

STAR • IDAHO

LOWER YOUR MORTGAGE RATE BY UP TO 3%

Lower your monthly payments for the first 3 years of your loan with our **3-2-1 Temporary Interest Rate Buydown**.

Here's How It Works:

- ▶ A cost of the prepaid interest is paid at closing
- ▶ Year 1 bases payment on a 3% lower rate
- ▶ Year 2 bases payment on a 2% lower rate
- ▶ Year 3 bases payment on a 1% lower rate
- ▶ Years 4-30 your interest rate returns to its original level

EXAMPLE

Sales Price: \$719,000

Down Payment: \$179,750

Loan Amount: \$539,250

30 Year Fixed Rate: 6.99%

Annual Percentage Rate: 7.52%

Year	Loan Amount	Mo. Payment*	Mo. Savings	Annual Savings
1	\$539,250	\$2,571	\$1,013	\$12,156
2	\$539,250	\$2,891	\$693	\$8,316
3	\$539,250	\$3,229	\$355	\$4,260
4 - 30	\$539,250	\$3,584	\$0	\$0

\$24,732* in Lower Payments Over the First 3 Years!

*Rate available as of 2/12/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$719,000 home with a 30 year loan at a fixed rate of 6.99% (7.52% Annual Percentage Rate), with a down payment of 25%, for a loan amount of \$539,250 on a 3/2/1 buydown, you would make 12 monthly payments of \$2,571.35, 12 monthly payments of \$2,891.51, 12 monthly payments of \$3,229.61, & 336 monthly payments of \$3,584.02. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

Reach out today to explore your buying power!



HARRISON GEORGE

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CMG HOME LOANS

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TEAM



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NMLS# 1820

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