

# Lower Initial Payments. Fixed Rates.

Have Both with a **FLEX/FIXED**® Mortgage

## ENJOY REDUCED PAYMENTS UP TO THREE YEARS!

- **Opportunity** – Buydown your start rate as much as 3% below the established fixed rate and know your future payments
- **Control** – Limit your FLEX/FIXED rate adjustments to no more than 1% each year and 3% over the buydown term of the loan
- **Flexibility** – Buydown may be funded by the home seller or builder
- **Options** – Can be used with several products, including FHA, VA and most conventional loan programs

Move into a home that's right for you. Our **FLEX/FIXED**® program can help smooth your way. You may be able to purchase a temporary interest rate discount for the early years of your loan and know your future payment amount - so you can plan ahead.

### Start Off With Lower Monthly Payments

For example, with a 3-1 buydown your payments would be based as follows:

**Year 1** – Fixed payments at 3% below your note rate

**Year 2** – Fixed payments at 2% below your note rate

**Year 3** – Fixed payments at 1% below your note rate

**Year 4+** – Fixed payments at your note rate

Count on me to answer your **FLEX/FIXED** questions. I'll work closely with you to understand your needs and explain your home financing options. So you can make an informed home-buying decision.

**Call me today for a complimentary consultation.**

### Holly Whitney

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Call your local **REALTOR**®

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