



REDUCE YOUR RATE WITH A



## **2-1 BUYDOWN**



- + 30-Year Fixed-Rate Term – Fully Amortizing
- + Purchase Transactions Only
- + Primary, Second Home and Investment Properties
- + Max LTV 80%
- + Min Score 680
- + Max DTI 43%
- + Eligible With Flex Select Prime Full Doc, Alt Doc and Express
- + Must be Seller or Builder-Paid Buydown Only
- + Borrower Qualifies at the Note Rate Full Payment (PITIA)
- + Buydown (Subsidy Amount) Counts Towards Interested Party Contributions (IPCs)
- + Buydowns Are Not Allowed for Investor DSCR or Mixed-Use, Foreign National, or the Upcoming ITIN High LTV Program
- + Buydown Agreement Must Be Fully Executed by Borrower(s) and Seller/ Builder and Notarized at Closing

**866.435.2562 | [npinctpo.com](http://npinctpo.com) | [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org)**



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