

List Price: \$479,000

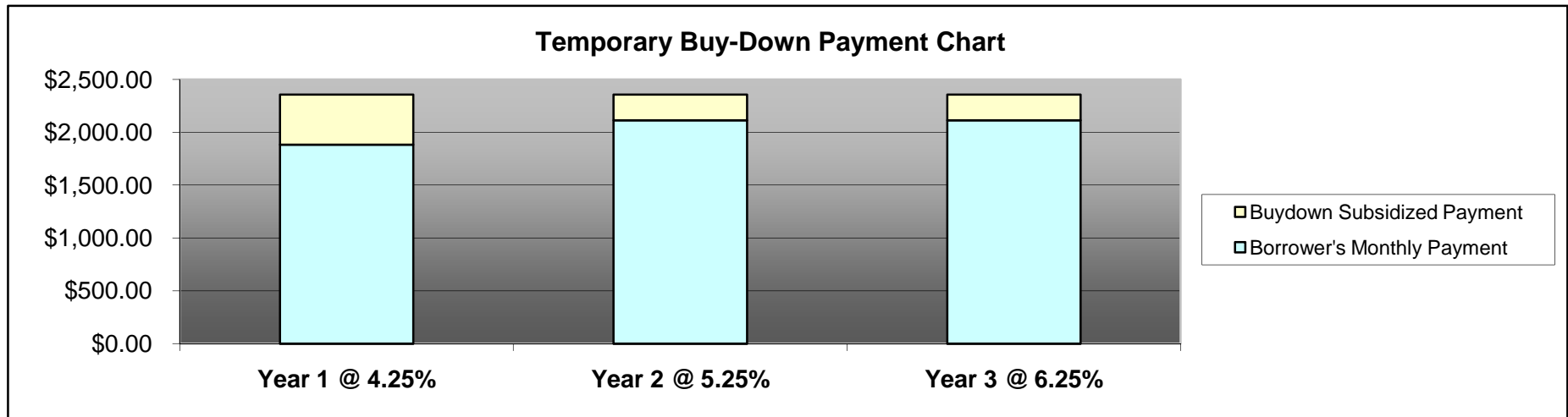


Loan Information	
Loan Amount:(20% Down)	\$383,200.00
Note Rate:	6.250%
APR:	6.322%
Term (in years):	30
Temporary Buy-Down:	2-1
Principal & Interest Pmt:	\$2,359.43

Temporary Buy-Down Payment Breakdown			
Payment Rate	New Monthly Payment	Monthly Savings	Annual Savings
Year 1 @ 4.25%	\$1,885.11	\$474.31	\$5,691.78
Year 2 @ 5.25%	\$2,116.04	\$243.38	\$2,920.60
Total Buy Down Savings			<b>\$8,612.38</b>

% of Sales Price Applied to Buy-Down
1.80%
The % amount needed to fund buyer's buy-down

The 2-1 Buy-Down Loan reduces the buyer's monthly mortgage payment (2% reduction of the payment rate the first year, and 1% the second year). This reduction makes the home affordable for more buyers, thus more marketable than other properties. The Buy-Down Subsidy is paid by the seller (or builder) at close of escrow, and placed into a buy-down account with the lender. Each month the buy-down account is drawn upon to make up the difference between the buyer's payment and the actual payment at the note rate.



Property Listed By:  
**Mark Gutkowski**  
**(206) 369-4741**  
[markgutkowski@cbbain.com](mailto:markgutkowski@cbbain.com)

Information Prepared By:  
**Randy H. Porter**  
**(206) 696-6099**  
[randyporter@landovermortgage.com](mailto:randyporter@landovermortgage.com)  
[www.landovermortgage.com/randyporter](http://www.landovermortgage.com/randyporter)

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