

# Create more homebuying opportunities for your buyers.

Our unique **seller-paid buydown** options provide your buyers with the opportunity to receive a payment rate 1%, 2%, or 3% lower for the first 12, 24 or 36 months. That could equal great savings at the beginning of their loan, when they're likely to need it most!

Don't let higher interest rates get in the way of your dreams. With our 5 Year Rate Protection Plan, you can get a cash-out refinance today, knowing that if interest rates drop at any point in the next five years, we can refinance qualifying customers into a lower rate with no lender fee and no appraisal fee\* the next time around.

## SELLER-PAID BUYDOWN OPTIONS

- **1-0 Buydown:** Lower mortgage payment for first 12 months
- **2-1 Buydown:** Lower mortgage payment for first 24 months
- **1-1-1 Buydown:** Lower mortgage payment for first 36 months
- **3-2-1 Buydown:** Lower mortgage payment for first 36 months



## Let's Connect!

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This is not a loan commitment or guarantee of any kind. Terms and conditions apply. Subject to borrower and property qualifications. Not all applicants will qualify. Rates and terms are subject to change without notice. © New American Funding, LLC. NMLS #6606. Corporate office 14511 Myford Rd., Ste 100, Tustin, CA 92780. Phone: (800) 450-2010. A portion of each monthly payment for the first 12, 24 or 36 months will be prepaid by the lender and held by the lender to supplement the buyer's required monthly payment. The required monthly payment is calculated using an interest rate 1% or 2% below the note rate. Borrower must qualify based on the note rate. Not intended for distribution to consumers as defined by Section 1026.2 of Regulation Z which implements the Truth-In-Lending Act. This information is to inform the real estate industry only and is not marketing material to be provided to consumers. NMLS ID #6606. Corporate Office: 14511 Myford Rd., Suite 100, Tustin, CA 92780. Phone: (800) 450-2010. NMLS ID #6606. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. 03/2023

