



# 3-2-1 BUYDOWN

THE SOLUTION TO CONTRACT  
CANCELLATIONS AND PRICE  
REDUCTIONS IN TODAY'S MARKET

## WHAT IS A TEMPORARY BUYDOWN?

Buyers receive a 30-year fixed rate loan with an interest rate that's discounted 3% the first year, 2% the second year, and 1% the third year. The original fixed interest rate doesn't go into effect until year 4!

BUYDOWN MUST BE SELLER PAID

## BENEFITS OF 3-2-1 BUYDOWN

- 1** Buyers can ease their way into a home with lower payment for the first few years of their loan.
- 2** Seller contributions for temporary buydown are held in escrow account offering buyer additional options.
- 3** Sellers incentivize buyers by way of contribution creating more interest in your listings.



**LESS CONCESSIONS FROM SELLERS AND MORE AFFORDABILITY FOR BUYERS!**

\*Available for Conventional, FHA, VA (primary and secondary homes only)



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