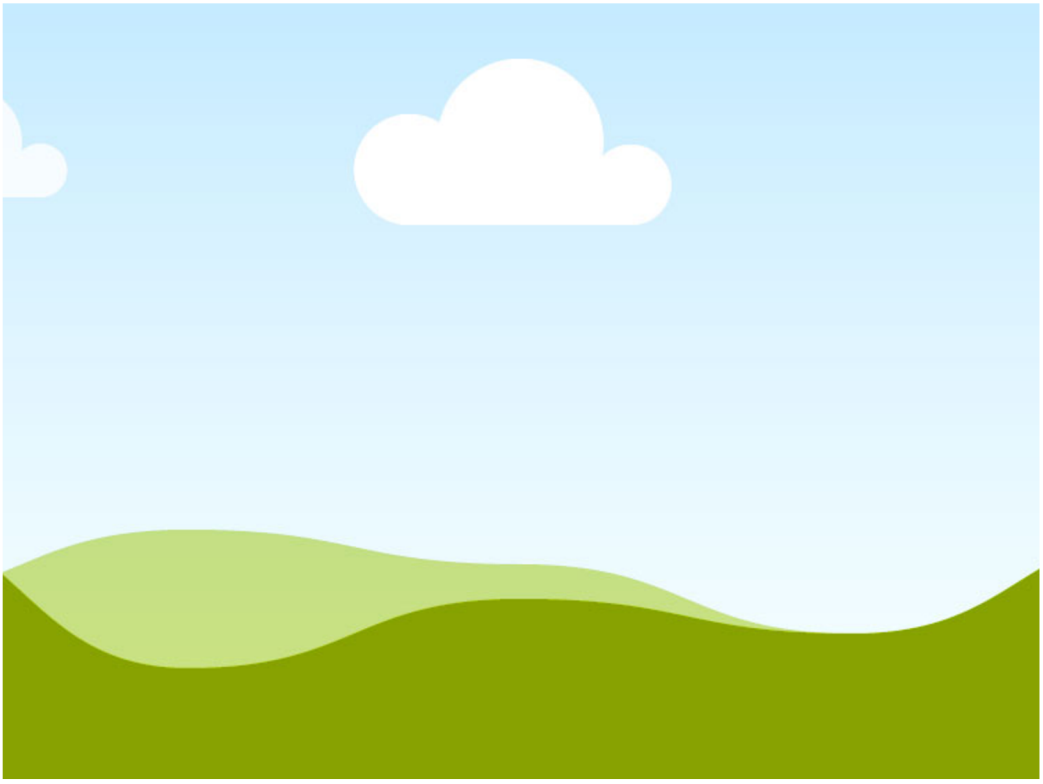
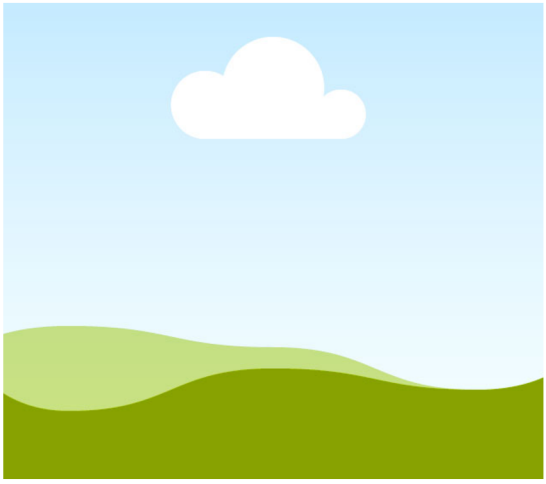
This Home is Eligible for a 1-Year Rate Buydown



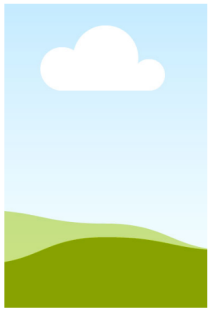
Address
City, State Zip Code

 # Bedrooms
 # Baths
sq ft
MLS #TBD

QR Leading to Your Website Listing

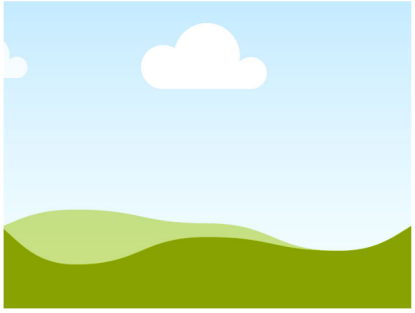


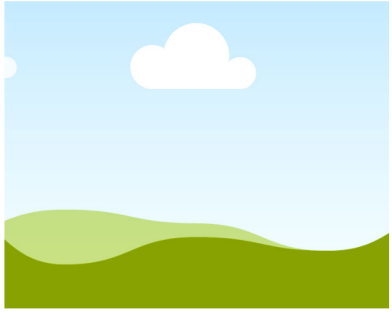
Listed By



Broker Name
(Principal) Broker
Broker Phone Number

Broker and/or brokerage logo





LOWER YOUR PAYMENT FOR ONE YEAR WITH A COMPLIMENTARY BUYDOWN!

Want to get into this home? Reach out with questions and let's make it happen!



Evan Swanson
Senior Loan Officer, NMLS #120856 and CERTIFIED FINANCIAL PLANNER™
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503-314-9959

Guild mortgage OWN WHAT MATTERS
SWANSON HOME LOANS

Finance this home with the Payment Advantage Program through Swanson Home Loans at Guild Mortgage and receive a 1% rate reduction, funded by a lender credit, for the first full year. Save hundreds of dollars your first year, subject to qualifying.

COMPLIMENTARY BUYDOWN

1-0 Buydown		Year	Rate	Full P&I Monthly Payment	Discounted P&I Payment by Borrower	Monthly Savings	Annual Buydown
Loan Amount	$427,500	1	6.000%	$2,844.17	$2,563.08	$281.09	$3,373.08
Interest Rate	7.000%	2 - 30	7.000%	$2,844.17	[illegible]	$0.00	[illegible]
Term	360				Buyer Savings		$3,373.08

See reverse side for more buydown options.

Evan Swanson is authorized to do business in the states of California, Idaho, Oregon, and Washington. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. OR ML-176. Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org. 9755 SW Barnes Rd, Suite 600, Portland, OR 97225. All information, loan programs & interest rates are subject to change without notice. All loans are subject to underwriter approval. Terms and conditions apply. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction. The Payment Advantage program is a promotional primary purchase offer on a Conventional 1-year lender-paid temporary buydown on locks from 11/10/2022 to 12/31/2026. The promotional offer will temporarily reduce the rate by 1% for the first year of the conventional mortgage on conforming and high balance loan limits. The lender-paid credit will fund the buydown escrow account, and the funds will be dispersed out of the buydown escrow account during the first 12 months of the loan. Borrower must qualify based on the note rate of the program selected. Contact Evan Swanson, Swanson Home Loans at Guild Mortgage with any questions. Guild Mortgage is not affiliated with brokerage or broker name.

What Does a Buydown Look Like for This Home?

Address, City, State Zip Code
Bedrooms | # Baths | #### sq ft | MLS #TBD

Chart will be updated to your listing's current list price and we can adjust the down payment and rate accordingly.

Below are examples with a sales price of $475,000 and 10% down.

3-2-1 Buydown		Year	Rate	Full P&I Monthly Payment	Discounted P&I Payment by Borrower	Monthly Savings	Annual Buydown
Loan Amount	$427,500	1	4.000%	$2,844.17	$2,040.95	$803.22	$9,638.64
Interest Rate	7.000%	2	5.000%	$2,844.17	$2,294.91	$549.26	$6,591.12
Term	360	3	6.000%	$2,844.17	$2,563.08	$281.09	$3,373.08
		4 - 30	7.000%	$2,844.17	$2,844.17	$0.00	$0.00
					Total Buydown Cost		$19,602.84

Want a longer buydown?
Apply the lender's complimentary buydown towards another option.

Estimated Cost After Complimentary Lender Buydown Allowance
$16,229.76

2-1 Buydown		Year	Rate	Full P&I Monthly Payment	Discounted P&I Payment by Borrower	Monthly Savings	Annual Buydown
Loan Amount	$427,500	1	5.000%	$2,844.17	$2,294.91	$549.26	$6,591.12
Interest rate	7.000%	2	6.000%	$2,844.17	$2,563.08	$281.09	$3,373.08
Term	360	3 - 30	7.000%	$2,844.17	$2,844.17	$0.00	$0.00
					Total Buydown Cost		$9,964.20

Estimated Cost After Complimentary Lender Buydown Allowance
$6,591.12

1-1 Buydown		Year	Rate	Full P&I Monthly Payment	Discounted P&I Payment by Borrower	Monthly Savings	Annual Buydown
Loan Amount	$427,500	1	6.000%	$2,844.17	$2,563.08	$281.09	$3,373.08
Interest rate	7.000%	2	6.000%	$2,844.17	$2,563.08	$281.09	$3,373.08
Term	360	3 - 30	7.000%	$2,844.17	$2,844.17	$0.00	$0.00
					Total Buydown Cost		$6,746.16

Estimated Cost After Complimentary Lender Buydown Allowance
$3,373.08

COMPLIMENTARY BUYDOWN

1-0 Buydown		Year	Rate	Full P&I Monthly Payment	Discounted P&I Payment by Borrower	Monthly Savings	Annual Buydown
Loan Amount	$427,500	1	6.000%	$2,844.17	$2,563.08	$281.09	$3,373.08
Interest Rate	7.000%	2 - 30	7.000%	$2,844.17	$2,844.17	$0.00	$0.00
Term	360					Buyer Savings	$3,373.08

Estimated Cost After Complimentary Lender Buydown Allowance
$ZERO

LOWER YOUR PAYMENT FOR ONE YEAR WITH A COMPLIMENTARY BUYDOWN!

Temporary buydowns can help a buyer get into a home now with a more affordable monthly payment by offering a reduced rate on a home loan for 1, 2, or 3 years in exchange for a cash deposit, typically paid by the seller, buyer, or lender.

Have questions about buydowns or other financing options? Let's connect to discuss.



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Guild mortgage OWN WHAT MATTERS | SWANSON HOME LOANS

With the Payment Advantage, you can:

- Lock in a Conventional mortgage,
- Get a predictable payment increase after the first year, and
- If you qualify, you may be able to refinance at a later date with our Payment Protection Program.*

*For Payment Protection Program full terms and conditions, visit www.guildmortgage.com/homebuyer-protection.