LOWER YOUR PAYMENT FOR ONE YEAR WITH A **COMPLIMENTARY BUYDOWN!**

- ☑ Lower payment first year
- ☑ Lender-funded buydown
- ☑ Easier transition into homeownership

How It Works

1. Purchase the home
2. Receive Guild Mortgage's complimentary 1% buydown
3. Save hundreds per month during year one



Address
City, State Zip Code

 # Bedrooms
 # Baths
sq ft
MLS #TBD



Broker Name
(Principal) Broker
Broker Phone Number

Broker and/or brokerage logo

Below an example with a sales price of $415,000 and 10% down.

COMPLIMENTARY BUYDOWN	1-0 Buydown		Year	Rate	Full P&I Monthly Payment	Discounted P&I Payment by Borrower	Monthly Savings	Annual Buydown
	Loan Amount	$373,500	1	6.000%	$2,484.90	$2,239.32	$245.58	$2,946.96
	Interest Rate	7.000%	2 - 30	7.000%	$2,484.90	$2,484.90	~~$0.00~~	$0.00
	Term	360					**Buyer Savings**	**$2,946.96**

Want a longer buydown?

Apply the lender's complimentary buydown towards another option. Contact Evan for more information and options.

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



Evan Swanson

Senior Loan Officer, NMLS #120856 and CERTIFIED FINANCIAL PLANNER™
eswanson@guildmortgage.net
503-314-9959

Guild mortgage OWN WHAT MATTERS

SWANSON HOME LOANS

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. 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. 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.*

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. Guild Mortgage is not affiliated with Living Room Realty, House Love PDX, or Erika George. 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. *For Payment Protection Program full terms and conditions, visit www.guildmortgage.com/homebuyer-protection.