

The KEY TO A LOWER MORTGAGE PAYMENT

USE SELLER CONCESSIONS TO GET A TEMPORARY RATE BUYDOWN

2-1 Buydown Calculator
 Complete the fields in white

Loan Amount	\$540,000
Rate	5.500%
Term (years)	30
Payment	\$3,066.06

15411 W Waddell Rd, Ste 107
Surprise, AZ 85379
(623) 584-7784

Years	Effective Rate	Monthly Payment	Monthly Subsidy	No. Pmts	Yearly Subsidy
1	3.500%	\$2,424.84	\$641.22	12	\$7,694.63
2	4.500%	\$2,736.10	\$329.96	12	\$3,959.52
3-30	5.500%	\$3,066.06			

Seller Paid Subsidy

\$ 11,654.15

*For demonstration purposes only

Getting concessions from a seller who wants to sell quickly? You might be in the ideal position to use these toward a Temporary Rate Buydown to save on your interest rate at the beginning of your loan, for a more-comfortable mortgage payment.

5.714% APR. THE PRINCIPAL AND INTEREST PAYMENT DOES NOT INCLUDE TAXES AND INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES ARE CURRENT AS OF 8/17/2022. SUBJECT TO BORROWER APPROVAL. THIS IS NOT A COMMITMENT TO LEND. RADIANT FINANCIAL GROUP, LLC, NMLS 149484, 15411 W WADDELL ROAD, SUITE 107, SURPRISE, AZ 85379. OFFICE: 623-584-7784 RADIANT FINANCIAL GROUP, LLC, 149484, LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT, 60DBO-59499 OR LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA FINANCE LENDERS LAW, 60DBO-59499. AZ MB 0908396, MT 149484, ID MBL-2080149484.



Jennifer Lampe
Mortgage Loan Advisor
NMLS 205573

Direct: (407) 687-5285

