[YOUR NAME] | NMLS #[XXXXXX]
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7 ways to lower your rate

A strategy worksheet for homebuyers

Your interest rate isn't fixed the moment you apply. Here are seven real strategies worth exploring — together, we can figure out which ones fit your situation.

Your strategy checklist

1. **Boost your credit score before you apply.**
   Even a 20-point improvement across key thresholds can change how your loan is priced.
2. **Increase your down payment.**
   A larger down payment can lower your rate and may reduce or eliminate mortgage insurance.
3. **Buy discount points.**
   Prepaying interest upfront can reduce your rate for the life of the loan. Ask about your break-even timeline before deciding.
4. **Consider a shorter loan term.**
   A **15-year** fixed loan typically carries a lower rate than a **30-year**, if the higher monthly payment fits your budget.
5. **Ask about a temporary buydown.**
   A seller- or builder-funded 2-1 or 3-2-1 buydown can lower your payment in the early years while you ease into the loan.
6. **Be strategic with your rate lock window.**
   Shorter closing timelines can reduce lock-extension costs — timing matters.
7. **Compare loan types.**
   Conventional, FHA, VA, and USDA loans each price differently based on your profile. Ask which one fits you best.

Which 2–3 of these fit your situation best? Let's run the numbers together and build your personal rate strategy.

Ready to see your real numbers? Reach out and let's talk through your options — no pressure, just information.

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Not a commitment to lend. Borrower must meet qualification criteria. Rates, programs, and guidelines vary and are subject to change without notice. Additional requirements, restrictions, and underwriting conditions apply — speak with your loan officer for details specific to your situation.

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