[YOUR NAME] | NMLS #[XXXXXX]
[Phone Number] • [Email Address] • [Website]

Buydown decision guide

Is a 2-1 or 3-2-1 buydown right for you?

Not sure if a temporary rate buydown makes sense for your situation? Here's a simple way to think it through.

Your strategy checklist

1. **The 2-1 buydown.**
   Your payment is reduced in year one, reduced a little less in year two, then settles at the note rate in year three and beyond. A good fit if you expect income growth or plan to refinance.
2. **The 3-2-1 buydown.**
   A deeper discount spread over three years instead of two. Common with builders on new construction.
3. **The permanent buydown (discount points).**
   A smaller, permanent rate reduction for the life of the loan. Often a better fit if you're planning to stay in the home long-term.
4. **Who typically pays.**
   Sellers, builders, or buyers can fund a buydown, often as part of negotiation.
5. **What happens if you refinance early.**
   Depending on the program, unused buydown funds may be credited back to you.
6. **Questions worth asking your loan officer.**
   What's my payment in year one? Year two? What happens if I refinance at month 18?

Want to see what each option looks like side by side for your specific loan amount? Let's run a comparison.

Let's run a side-by-side comparison for your scenario so you can see the real numbers.

[Your Name] | NMLS #[XXXXXX] | [Phone] | [Email] | [Website]

Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Member FDIC. Company NMLS #2258.

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.

Equal Housing Lender.