

Apply Now

unlock

LOWER PAYMENTS

with our **Builder Paid 2/1 Buydown**

SAVE $667.78/Month

on the first year of the payments

HOW DOES IT WORK?

With a **builder-paid** buydown, your builder covers the cost to temporarily reduce your interest rate for the first 2 years of your loan, allowing you to save money along the way.

Bonus: Refi-Free Program.** Our Refi-Free Program gives you the best of both worlds. Lock in an interest rate you like today for your new home, and if rates drop within the next 24 months, you can refinance with reduced closing costs. Be certain today, and have flexibility tomorrow.

EXAMPLE: **MONTHLY PAYMENTS**

YEAR 1	YEAR 2	YEARS 3-30
$3,847.40	$4,173.42	$4,515.18
4.99%	5.99%	6%
APR 7.427%	APR 7.427%	APR 7.427%

Payment amounts assume a 780 credit score and 20% down payment and include principal, interest, taxes, and insurance. APR was determined on 10/23/2026.

Contact us to learn more!



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alta HOME LENDING

EQUAL HOUSING LENDER

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