

unlock

LOWER PAYMENTS

with our **Lender Paid 1/0 Buydown**

SAVE $0/Month

on the first year of the payments

HOW DOES IT WORK?

With a **lender-paid** buydown, your lender covers the cost to temporarily reduce your interest rate for the first year 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	YEARS 2-30
$1,234	$1,234
1.234%	1.234%
APR 1234%	APR 1234%

Payment amounts assume a 640 credit score and 20% down payment and only include principal and interest. Taxes and insurance not included. APR was determined on 11/01/2026.

Contact us to learn more!

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alta HOME LENDING

EQUAL HOUSING LENDER

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