



# unlock LOWER PAYMENTS

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

**SAVE \$734.31/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 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  |                            | \$5,319.51                 |
|----------------------------|----------------------------|----------------------------|
| \$4,585.20                 | \$4,944.07                 |                            |
| <b>5.25%</b><br>APR 8.213% | <b>6.25%</b><br>APR 8.213% | <b>7.25%</b><br>APR 8.213% |
| YEAR 1                     | YEAR 2                     | YEARS 3-30                 |

Payment amounts assume a 680 credit score and 3.5% down payment and include principal, interest, taxes, and insurance. APR was determined on 09/25/2026.

**Contact us to learn more!**



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**alta** HOME  
LENDING

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