unlock

LOWER PAYMENTS

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

SAVE $530/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**

Payment amounts assume a 700 credit score and 5% down payment and only include principal and interest. Taxes and insurance not included. APR was determined on 09/25/2026. Pricing shown also includes 1 borrower-paid discount points (1% of loan amount).

Contact us to learn more!

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DIRECTOR OF MAKING IT WORK

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EQUAL HOUSING LENDER

This advertisement is for informational purposes only and is subject to change without notice. The information contained herein is not an offer to enter into an agreement, not a commitment to lend, and not a guarantee of loan approval or specific loan terms. All loan programs are subject to credit approval and program guidelines. **Client is eligible for our Refi-Free Program when they lock their initial rate on a purchase or refinance home loan with Alta Home Lending. The "Refi-Free Program" grants eligibility for waived fees on a new refinance loan on the same property between 6 and 24 months after closing date of eligible loan. Alta Home Lending will cover the following fees as a lender-paid credit: first appraisal fees, credit report, tax certification, flood certification, and other origination fees up to 1% of the loan value. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of Alta Home Lending. Additional restrictions/conditions may apply. This is not a commitment to lend. For additional information, please visit www.altahl.com. Republic State Mortgage Co. d/b/a Alta Home Lending. NMLS ID #62411. Equal Housing Opportunity. For licensing information, visit www.nmlsconsumeraccess.org.