unlock

LOWER PAYMENTS

with our **Lender Paid 3/2/1 Buydown**

SAVE $3,333/Month
on the first year of the payments



Apply Now

123 TEST ST | TESTCITY, TX 12345

5 Bed | 3 Bath | 2,500 SQFT.

OFFERED AT
$500,000

HOW DOES IT WORK?

With a **lender-paid buydown**, your lender covers the cost to temporarily reduce your interest rate for the first 3 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	5.5%	APR 1.2345%	$1,234
YEAR 2	6.5%	APR 1.2345%	$2,345
YEAR 3	6.5%	APR 1.2345%	$3,456
YEARS 4-30	7.5%	APR 1.2345%	$4,567

Payment amounts assume a 500 credit score and 20% down payment and only include principal and interest. Taxes and insurance not included. APR was determined on 11/18/2026.

Contact us to learn more!



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BRAND MANAGER

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alta HOME LENDING

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