

LOWER YOUR RATE WITH A

2/1 BUYDOWN

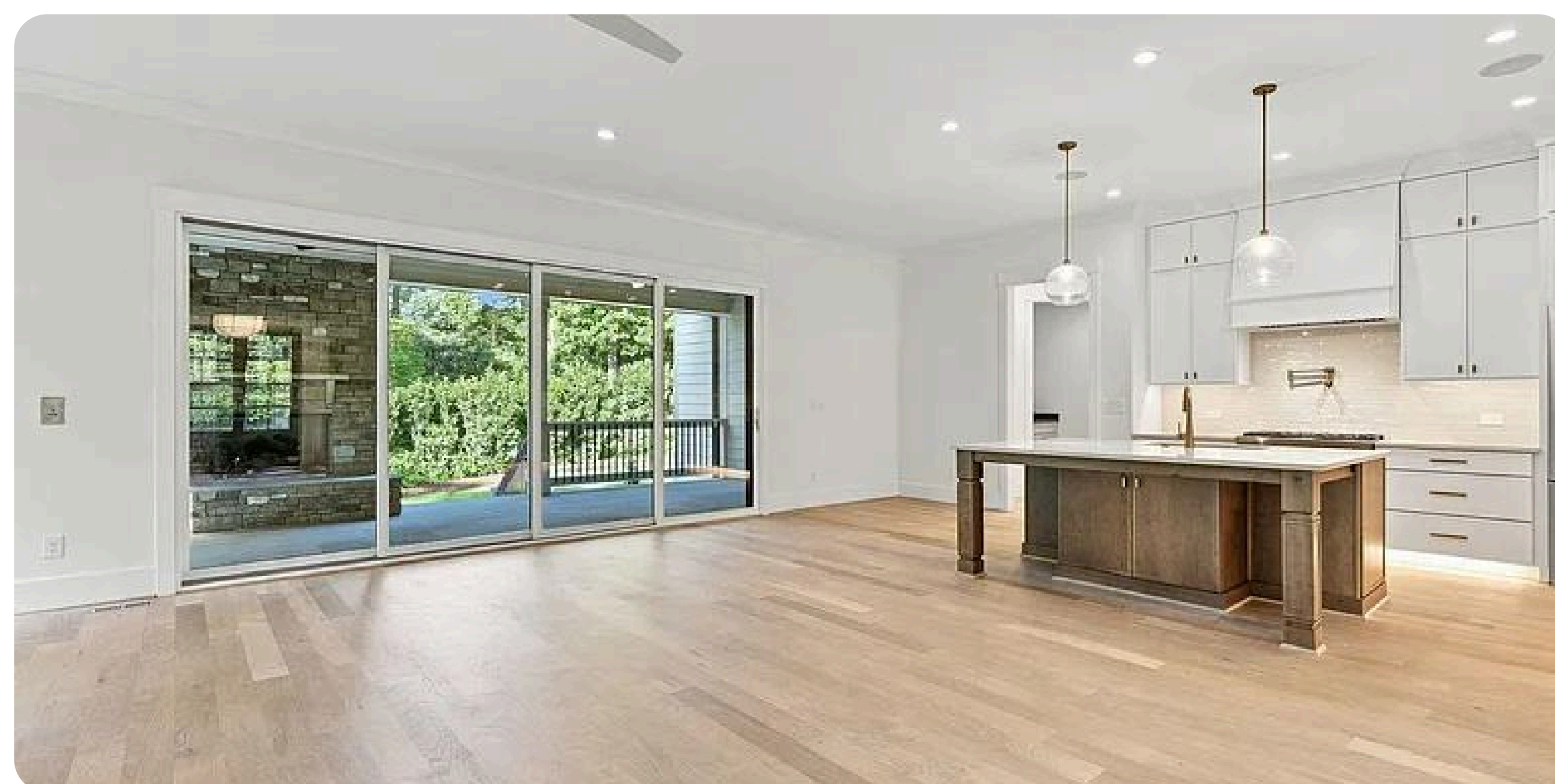
Want to make your home more affordable? Ask for the 2/1 buydown. Your rate and monthly payments are lower every month for the first 2 years

How it works: It's a standard 30-year loan with a fixed rate. The magic comes with a concession from the home seller that effectively lowers your rate for the first two years!

2-1 Buydown Breakdown

The buydown provides a lower interest rate during the first two years before returning to the note rate in year three.

The home below is eligible for a buydown starting as low as 5% for the first year!



5308 Parkwood Dr. Raleigh, NC 27612
4 Beds | 5 Baths | 3,659 sq. ft.
Offered at \$1,875,000

Interested in learning more?

Connect with us to explore your financing options.



Cam Lewis

Mortgage Loan Advisor
NMLS ID# 2778892
(828) 708-3614
calewis@lower.com
lower.com/lo/calewis

lower[®]
mortgage



Joshua Gibbons

Realtor | The Jim Allen Group
(919) 455-3300
joshua@jimallen.com

 EQUAL HOUSING OPPORTUNITY | NMLS ID #1124061 | nmlsconsumeraccess.org | Copyright © 2026 Lower, LLC DBA Lower Mortgage

Lower, LLC | NMLS ID# 1124061 | 5950 Symphony Woods Road Suite 312 Columbia, MD 21044 | Equal Housing Opportunity | <https://nmlsconsumeraccess.org/> | Not an offer of credit or commitment to make a loan; all approvals are subject to underwriting guidelines including but not limited to acceptable current credit worthiness, income history, debt ratio, etc. Loan programs & options are subject to change at any time. Rates will vary depending on your loan term, loan type, credit profile, down payment, and qualifying ratios. Rates can change daily. Some restrictions may apply. A temporary buydown is when a Borrower, Lender, Builder, or Seller subsidizes a loan by lowering the interest rate during the initial years of a loan. Payments increase when the subsidy expires and goes to the full Note rate. A Buydown Agreement must be signed by the borrower, seller, and lender. The subsidized payment is part of an escrow account. Not available on all loan programs and cannot be combined with other offers or credits.