Permanent Buydown

Loan amount	$599,200
Purchase Price	$749,000
Interest Rate (Annual)	see below
Loan period in years	30
Number of payments per year	12
Monthly Payment (Principal & Interest)	see below
Total Payments	360

Property Taxes	$513.00
Homeowners Insurance	$175.00
PMI	
HOA	

How our permanent rate buydown would affect your monthly payments				
Permanent Buydown (Discount Points) Effective 11/6/2026	Rate	Cost	Principal and Interest Payment	Monthly Savings
Par (0 DPs)	6.99%	$0	$3,982	$0
2 DPs	6.49%	$11,984	$3,783	$199
3.07 DPs	6.25%	$18,395	$3,689	$293
4.25 DPs	6.00%	$25,466	$3,593	$389

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