Defeat high rates

The 2-1 temporary buydown gives you a lower rate **and** lower monthly payments for the first two years of your loan. The seller provides the savings, so there's **no cost** to you.

Example:

Sale price: $1,075,000
Down payment: $215,000
Loan amount: $860,000
Conforming 30 Year Fixed: 7.375%
Annual percentage rate: 7.498%



$1,075,000

1008 Lily Claire Ln
Fuquay Varina, NC 2752

3240 sq ft • 4 bed • 5 bath

Property description:
Custom-built 4BR/4.5BA home with main-level primary suite, gourmet kitchen, screened porch, recreation room, flex space, 3-car garage, and 3,240 square feet of thoughtfully designed luxury living.

2-1 Buydown scenario example:

	Effective rate	P&I and MI*	Monthly savings	Total savings
Year 1	5.375%	$4834.88	$1104.93	$13259.16
Year 2	6.375%	$5374.34	$565.47	$6785.64
Year 3 & after	7.375%	$5939.81	-	-
	Total savings & seller credit		**$20044.80**	

Contact us to learn more.

*Mortgage Insurance (MI) included in the total for any FHA loan and Conventional loans with less than 20% down. Not every payment example will include MI.

The sample rates provided are for illustration purposes only and are not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. The payment example does not include assessments. Actual payment obligations may be greater and may vary. Mortgage Insurance Premium (MIP) is required for all FHA loans and Private Mortgage Insurance (PMI) is required for all conventional loans where the LTV is greater than 80%. Rate(s), APR(s) and payment info is valid as of 11/13/26 and assumes a first lien position, 740 FICO score, 25-day rate lock, based on a single-family home. All terms are subject to change without notice. Loans are subject to underwriting guidelines and the applicant's credit profiles, not all applicants will receive approval. Contact CrossCountry Mortgage, LLC for more information. Available for conventional, FHA, VA, and USDA loans only.



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