

# 2-1 & 1-0 BUYDOWN ON CONVENTIONAL, VA, & FHA LOANS

## 2/1 and 1/0 buydown for Conventional, VA, & FHA

If flexible second mortgage options are what you are after, we are the company to work with!

We all know that the clients with lower rates on their first mortgage are not going to want to lose that rate anytime soon. So, use one of our second mortgage options below to help them take out the equity they need!

### Program Highlights

- 30 year Fixed Rate Mortgages
- Primary Residences only
- Single Family Residences, PUD and Condos
- VA, FNMA and FHA
- High Balance available (not for GIANT DPA Buydown)
- FNMA HomeReady option available
- Purchase Transactions only
- Term: 24 months (2-1) (GIANT DPA only)
- Term: 12 months (1-0)
- Borrower(s) are Qualified off Note Rate not buydown rate
- Buydown cost is paid by Seller/Builder concessions
- Seller Concessions vary by loan program, see the matrix or speak with your Account Executive.

Take advantage of offering this 2-1 Buydown and 1-0 Buydown program to your clients! Restrictions apply so contact your me for more details.

### Contact me for more information:



Intended for use by real estate and lending professionals only and not for distribution to consumers

On VA and FHA: Not available for Manually Underwritten Loans. GIANT Lending is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

GIANT Lending, 3187 Red Hill, Suite 100 Costa Mesa, CA 92626 | Phone: 877.223.7566 | GIANT Lending is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2025