Lower Your Mortgage Payments Right from the Start

2-1 & 1-0 Buydown Programs Available

Want to make your new home even more affordable? With our temporary buydown programs, you can enjoy lower monthly payments for the first one or two years of your loan. That means more breathing room in your budget while you settle in.

How It Works:

2-1 Buydown: Payments are reduced for the first 2 years (lowest in year 1, slightly higher in year 2) before moving to the standard payment.

1-0 Buydown: Payments are reduced for the first year, then move to the standard payment.

The difference in payment is covered by the seller or builder—not you!

Loan Highlights:

- Available on Conventional, VA, and FHA loans
- 30-year fixed rate
- Primary residences only — single-family, condos, or townhomes
- Lower initial payments = easier transition into homeownership
- Great option if you expect your income to grow in the next few years

Why it's great for you:

A buydown lets you ease into your full mortgage payment, giving you more financial flexibility when you move in.

Let's talk today about making your goals a reality.