

HOMEOWNERSHIP INCENTIVES AT



LANGTREE

STAR • IDAHO

3.99% (4.52% APR)* EXCLUSIVE RATE FOR YOUR FIRST YEAR OF PAYMENTS

Lower your monthly payments for the first 3 years of your loan with our **3-2-1 Temporary Interest Rate Buydown**.

Here's How It Works:

- ▶ A cost of the prepaid interest is paid at closing
- ▶ Year 1 bases payment on a 3% lower rate
- ▶ Year 2 bases payment on a 2% lower rate
- ▶ Year 3 bases payment on a 1% lower rate
- ▶ Years 4-30 your interest rate returns to its original level

EXAMPLE

Sales Price: \$589,000

30 Year Fixed Rate: 6.99%

Down Payment: \$147,250

Annual Percentage Rate: 7.52%

Loan Amount: \$441,750

Year / Rate	Loan Amount	Mo. Payment	Mo. Savings	Annual Savings
1 / 3.99%	\$441,750	\$2,106	\$830	\$9,960
2 / 4.99%	\$441,750	\$2,368	\$568	\$6,816
3 / 5.99%	\$441,750	\$2,645	\$291	\$3,492
4-30 / 6.99%	\$441,750	\$2,936	\$0	\$0

\$20,268* in Lower Payments Over the First 3 Years!

**Rate available as of 2/12/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$589,000 home with a 30 year loan at a fixed rate of 6.99% (7.52% Annual Percentage Rate), with a down payment of 25%, for a loan amount of \$441,750 on a 3/2/1 buydown, you would make 12 monthly payments of \$2,106.43, 12 monthly payments of \$2,368.71, 12 monthly payments of \$2,645.67, & 336 monthly payments of \$2,936.01. Payment stated does not include mortgage insurance, taxes and homeowners insurance, which will result in a higher payment.

Reach out today to explore your buying power!



HARRISON GEORGE

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CMG HOME LOANS



HARRISON GEORGE
TEAM

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NMLS# 1820

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