

3...2...1...GO!

Higher Interest Rates Don't Have to Price You Out of a Home

With the 3-2-1 Buydown Program, you could reduce your monthly mortgage payments for the first three years of your loan. In a rising interest rate environment, a seller buydown like the 3-2-1 Buydown Program can benefit you and the seller. **Here's how:**

- Buyers enjoy a temporarily lower mortgage payment for the first 36 months of the loan. The temporary rate relief can help you get into the home of your dreams without depleting your savings, create breathing room for future savings, or help with future minor home renovations.
- Sellers have a cost-effective option that could help them sell their home in more challenging home-selling markets.

3-2-1 Buydown Example Scenario

For a loan amount of \$759,992 at a 30-year fixed rate of 5.99%/6.187% APR*

Year	Effective Rate**	Monthly Payment***	Monthly Buydown Savings	#Payments	Yearly Buydown Savings
1	2.99%	\$3,200	\$1,352	12	\$16,219
2	3.99%	\$3,624	\$928	12	\$11,133
3	4.99%	\$4,075	\$476	12	\$5,718
4-30	5.99%	\$4,552	-	-	-

Total Seller Buydown Contribution = \$33,070

To note: The 3-2-1 Buydown would decrease your interest rate by 3.0% for the first year, 2.0% for the second year and 1.0% for the third year. Years 4-30 are no longer discounted.

Contact us today to learn more about a 3-2-1 buydown!



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*APR: Annual Percentage Rate | ** Example rates effective as of 02/06/2026 and are subject to change without notice. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and other factors. Restrictions may apply. The rate buydown funds may come from sellers or another interested third party and is subject to interested party contribution limitations. loanDepot.com, LLC cannot guarantee a seller or any other party will offer a rate buydown.

Example Loan Scenario assumes a well-qualified borrower and a loan amount of \$759,992 on a 30-year fixed rate [turrempos aut] loan with a down payment of 20% and 0 in points with a mortgage insurance of \$0 with a seller paid buydown of \$33,069.48. Rate of 5.99% (6.285% APR) ***Payments are for principal and interest only and do not include property taxes, hazard insurance, HOA or other fees that may be required, so actual payment will be greater. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC. NMLS #174457 (www.nmlsconsumeraccess.org). 6561 Irvine Center Drive, Irvine, California 92618, (888) 337-6888 - Licensed by the NJ Department of Banking and Insurance. For morelicensing information, please visit www.loanDepot.com/licensing. (021326 437086-8785)