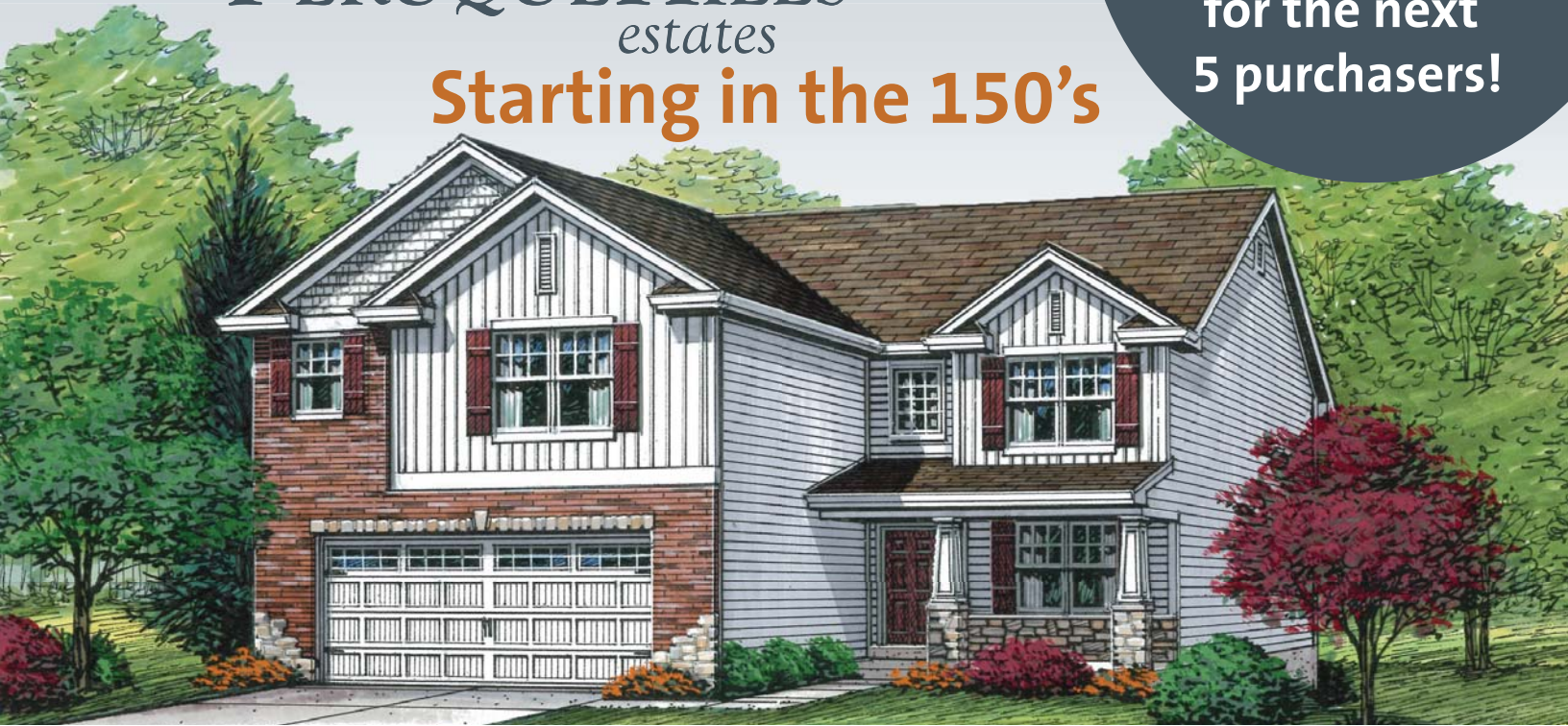




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This is a standard 2/1 buy down of a 30 year fixed rate of 5.0% (5.291% APR). The first 12 months rate will be at 3.0%. The second year rate increases to 4.0% and the third through thirtieth year the rate remains at 5.0%. This is a standard 30 year fixed with no prepayment penalty. This program will be offered on FHA and conventionally financed loans (max ltv on conventional loans is 95%). Based on a \$180,000.00 sale price and a loan amount of \$181,600.00 the first year principal and interest would be \$766.05 (does not include taxes insurance or pmi) the savings for year one would be over \$2400.00! Year two the principal and interest would be \$867.34 a savings of over \$1200.00. In the third year the principal and interest would level off at \$975.16. Buy down financing allows for families to adjust to their new home with a lower payment the first couple years while providing the security of a fixed rate.