



2-1 BUY DOWN LOAN PROGRAM

You can buy a home with a lower interest rate for the first 2 years!*

Learn more about our 2-1 Buy Down Program

This program means that your mortgage interest rate starts at 2% below the actual rate for the first 12 months, and 1% below the actual rate for the next 12 months.

Buying a home begins here.

BENEFITS

- After 2 year buy down this is a fixed rate for the remainder of the loan term
- All VA, USDA, Conventional & FHA purchases are eligible
- 1st & 2nd year payments are lower due to the reduced interest rate



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This is not a credit decision or a commitment to lend. Rates and programs subject to change without notice and may not be available at commitment or closing. Subject to approval. *Other Stipulations May Apply. Under this program, the interest rate in the first year is 2% less than the locked in interest rate and in year 2, the interest rate is 1% less than the locked in interest rate. After the second year, the interest rate adjusts to the locked in interest rate which is a higher interest rate and will increase your monthly payment. United Mortgage Corp., NMLS ID# 1330, 401 Broadhollow Road, Suite 150, Melville, NY 11747, 800-462-4862. United Mortgage Corp. is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. 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FAQS

What loan types are allowed for a temporary buy down?

- Conventional Agency Fixed Rate (including super conforming/high balance)
- Portfolio Fixed Rate
- FHA Fixed Rate
- VA Fixed Rate
- Home Ready / Home Possible

What property types are allowed with a temporary buy down?

- onventional Agency:
 - 1 – 4 Unit Primary Residence
 - 1 Unit Second Home
 - 1 – 4 Unit Investment
- Home Ready / Home Possible:
 - 1 – 2 Unit Primary Residence
- FHA / VA:
 - 1 Unit Primary Residence

What are the qualifications for a temporary buy down?

- Must qualify at the actual interest rate, not the temporarily reduced interest rate
- Cost of buy down must be paid by the seller or builder
- Must meet all other agency guidelines

You have questions, and we have answers.

- Expert homebuying advice
- Easy online pre-approvals
- Minimal down payment programs
- Veteran programs
- First-time homebuyer programs

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You can buy a home.

We can help.

