

FOR HOME BUYERS · SMARTSTART RATESAVER

I'll give you 1% of your loan.

You decide how to use it.

Hi, I'm Wendy, a mortgage lender. With my SmartStart program, I give you 1% of your loan amount. On a \$400,000 loan, that's \$4,000. You can use it to lower your payment for the first year, to pay closing costs, or a little of both.

OPTION 1**A lower payment your first year**

I use the money to lower your interest rate by 1% for your whole first year. That's called a 1-0 buydown.

\$260 less per month in year one

Example: \$400,000 loan at 6.75%. Your first-year payment is \$2,334 instead of \$2,594. The lower payment costs about \$3,121, so you'd still have about \$879 left for closing costs.

OPTION 2**Less cash at closing**

Put the whole amount toward your closing costs, and keep more money in the bank on move-in day.

\$4,000 toward closing costs

Example on a \$400,000 loan. You always get 1% of your loan amount, and you can split it between the two options.

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YEARS**Plus: refinance later with no lender fees**

If rates go down within 5 years of buying your home, I'll refinance you with no lender fees. A lower payment now, and a plan for later.

Want to see your own numbers? Scan the code or call me. If the seller is willing to help too, we can lower your payment even more.

Wendy Thompson

Mortgage Loan Originator · NMLS #504814

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**SCAN
TO APPLY**

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