



MEGA CAPITAL
FUNDING, INC.

MEGA

2/1 BUYDOWNS

CONVENTIONAL LOANS

HELPS BORROWER PAY LESS

2/1 buydown uses our Agency Pricing- AGN

In this Scenario, the seller opts to drop their price or offer a temporary 2/1 buy-down.

The Temporary buy-down option costs a lot less to the seller while providing a significant monthly saving to the buyer for the first two years.

LOAN: CONV. 30-YEAR FIXED **PRICE:** \$500,000 **RATE:** 6.125%

	Market Rate & Price	Price Reduction	Seller-Paid Temporary 2/1 Buydown
Purchase Price	\$500,000	\$480,000	\$500,000
Down Payment	5.00%	5.00%	5.00%
Loan Amount	\$475,000	\$456,000	\$475,000
Interest Rate	6.125%	6.125%	4.125% first year 5.125% second year 6.125% Remainder of loan
APR	6.741%	6.743%	6.741%
Term (months)	360	360	360
Total Monthly Payment	\$2,886.15	\$2,770.70	\$2,302.09 first year \$2,586.31 second year \$2,886.15 Remainder of loan
Monthly Savings	\$0	\$115.45	\$584.06 first year \$299.84 second year \$0 Remainder of loan
Price Reduction	\$0	\$20,000	\$0.00
Cost to Seller	\$0	\$20,000	\$10,606.80
Seller Net Proceeds	\$500,000	\$480,000	\$489,393.20

Name:

Email:

Ph:

CONTACT MCFUNDING TODAY!
www.mcfunding.com



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www.nmlsconsumeraccess.org

Rates, Fees, and Guidelines are subject to change without notice.