



MEGA CAPITAL
FUNDING, INC.

Mega Temporary Buydown Financing

LOWER PAYMENTS. EASIER TRANSITION.

Give your borrowers a more affordable start to homeownership with **2-1** Temporary Buydown financing, available on:



CONFORMING



FHA



VA



JUMBO

OPTION	YEAR 1	YEAR 2	REMAINING TERM
2-1 Buydown	2% below note rate	1% below note rate	Note rate

2-1 BUYDOWN EXAMPLE

Based on a **7.50%** note rate

YEAR 1	YEAR 2	YEAR 3+
 5.50% Payment based on 2% below note rate	 6.50% Payment based on 1% below note rate	 7.50% Full note-rate payment



**BUY DOWN THE PAYMENT.
NOT THE OPPORTUNITY.**



Ask your Mega Account Executive about
Temporary Buydown financing today.



HOW IT WORKS

A Temporary Buydown reduces the borrower's initial monthly mortgage payments for a specified period. The loan's actual note rate remains unchanged, while eligible funds are used to subsidize the difference in payments.

WHY TEMPORARY BUYDOWNS?



Lower initial
monthly payments



Helps ease borrowers
into homeownership



Powerful purchase
negotiation tool



Seller concessions may
be used to fund the
buydown, subject to
program guidelines



Helps address the
"monthly payment is
too high" objection



Available on Conforming,
FHA, VA & Jumbo

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