

ASK US ABOUT OUR 3.625% FHA START RATE buydown year one rate today!

Benefit from a lower rate and monthly payments during the first two years of your mortgage.

A buydown would decrease your interest rate by 2.0% for the first year, and 1.0% for the second year. Talk to your loan consultant for the details and benefits of this program!

EXAMPLE

Sales Price: \$869,990
Down Payment: 3.5%
Loan Amount: \$854,241

30 Year Fixed Rate: 5.625%
Annual Percentage Rate: 6.721%

Financing & Payments Based On:

	Year 1	Year 2	Year 3-30
Effective Rate	3.625%	4.625%	5.625%
Loan Payment (P&I)	\$3,895.78	\$4,391.99	\$4,917.49
Property Tax	\$782.91	\$782.91	\$782.91
Mortgage Insurance	\$521.58	\$521.58	\$521.58
Hazard Insurance	\$75	\$75	\$75
HOA	\$275	\$275	\$275
Monthly Payment	\$5,550.27	\$6,046.48	\$6,571.98

Rate buydown funds may come from sellers or borrowers and are subject to interested party contribution limitations. A buydown will lower your interest rate for the time period selected, up to two years. If you select a 2 year buydown, your interest rate will decrease by 2.0% for the first year and 1.0% for the second year. After the expiration of the buydown your rate will no longer be discounted and your payment will increase. Borrower paid buydowns will require you to pay money upfront in return for the temporary lower interest rate. Seller buydowns are not available from all sellers; potential buyers will need to work with the seller to determine if the buydown is an option. loanDepot.com, LLC cannot guarantee a seller or any other party will offer a rate buydown. Other limitations apply. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. [\$6,571.98/5.625%] example based on a 30 year fixed rate mortgage with an initial balance of \$854,241. Down Payment: 3.5%. Upfront Mortgage Insurance 0.55% (\$521.58). Interest Rate: 5.625%. APR: 6.721%. Assumes minimum FICO of 720 and a maximum loan-to-value ratio of 96.50% on an owner-occupied single family residence. Costs calculated in APR include lender fees, all 3rd-party fees and prepaid items. Subject to qualification. Loan limits may apply. Interest rates and APRs are current as of 08/26/2025 and are subject to change daily without notice. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and other factors. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Not all products available in all areas. Other limitations apply. Rates, terms and availability of programs are subject to change without notice.(060925 117345-1546v3a)



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