



## Rate Reducer

**An innovative way for homebuyers to affordably purchase a new home! The Rate Reducer is a mortgage option where the payment is reduced temporarily as if the rate was 'reduced' for the first 1-2 years of the loan.**

### A mortgage technique designed for lower rates and monthly payments!

- Lower monthly payments during the buydown period could give homebuyers time to plan and budget. Pay off bills, reduce debt, or save money.
- Freed up cash flow for home improvements.
- Many loan types allow buydowns, including VA, FHA and conventional loans.

**Contact us to learn how the Rate Reducer could help your client buy your dream home!**

### Our Rate Buydown Options

#### 2/1:

- Payment lowered to match a 2% rate reduction in year 1
- Payment lowered to match a 1% rate reduction in year 2

#### 1/0:

- Payment lowered to match a 1% rate reduction in year 1

**Contact us today!**

**ShelterIntownTeam.com**



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