

Pay less on your mortgage for the first two years with the Rate Reduce program

By using a seller concession to close the deal, the 2-1 Rate Reduce program temporarily lowers your interest rate so that your monthly mortgage payment is reduced for the first two years of the loan.

- For new construction and existing homes
- Help ease into a new home as you build equity
- Help free up funds for all the little things that make a new house a home

Buydown Options: 3-2-1, 1-1-1, 2-1, 1-0, 1 1/2-1/2

Qualifications:

- Multiple terms available (30-Year, 15-Year, etc.)
- Conventional and Jumbo loan amounts
- FHA, VA and USDA eligible
- 3% down payment options (10% on jumbo)

Example Scenario

Loan Amount	$959,200
Rate*	7.375%
Term (years)	30
APR	7.42%
Payment	**$6,624.96**

Years	Effective Rate	Monthly Payment	Monthly Savings	# of Payments	Yearly Savings
1	5.375%	$5,371.24	$1,253.72	12	$15,044.64
2	6.375%	$5,984.16	$640.8	12	$7,689.6
3-30	7.375%	$6,624.96		336	
Total Savings	**$22,734.24**				

* Rate Reduce option available from participating builders and sellers on select properties. Advertised rates and APR effective as of 10/28/26 and are subject to change without notice. Above scenario assumes a first lien position, primary residence in the state of IL and a 20% down payment amount. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Not all applicants will be approved. The 1.5/.5 temporary buydown option is not available for VA loans. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, the location and type of property, and other factors as determined by Lender. Contact Guaranteed Rate Affinity, LLC for more information and up to date rates. | Guaranteed Rate Affinity, LLC is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the Nevada Department of Veterans Services, the US Department of Agriculture or any other government agency. No compensation can be received for advising or assisting another person with a matter relating to veterans' benefits except as authorized under Title 38 of the United States Code. | Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply. | Rate Reduce option available from participating builders on select properties. Contact Guaranteed Rate Affinity for more information.



Sue Baker-Dirickson

SVP of Mortgage Lending • NMLS # 281021

O: (408) 861-8866 C: (408) 309-2406

GRARate.com/SueBakerDirickson

sue.bakerdirickson@grarate.com

19330 Stevens Creek Blvd, Cupertino, CA 95014



Stacie Hatfield

Agent, LIC #01988835

C: (949)702-0267

coldwellbankerrealty.com

stacey.hatfield@cbrealty.com

EQUAL HOUSING LENDER Sue Baker-Dirickson NMLS #281021

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