## Too good to be true? We think not.

## 2% OFF YOUR INTEREST RATE FOR THE FIRST YEAR

Here's the deal — we are passionate about helping you get into your dream home. With the Primis Mortgage 2-1 Buydown, we offer 2% off your interest rate for the first year, then 1% off your rate for year two. At a time when rates may have you backing away from realizing your goal, we're here to make it possible to take the leap instead.

## **Guidelines**

- Eligible with Conventional, FHA, VA, and USDA loans
- Purchase transactions only
- Must be fixed rate
- Primary and secondary residence (single family residence (SFR), planned unit development (PUD) or warrantable condo only)
- Borrower(s) must qualify based on full note rate
- Buydown subject to interested party contributions for each agency
- Buydown agreement must be signed by borrower(s), seller, and LO
- Funds are set aside in an escrow account funded by the seller or builder. Payment calculated at 2% below note rate for first year, 1% below note rate for second year; payment calculated at note rate for year 3 through maturity.

## Interested to know more? Contact me today.



Kaleb Swayze
Loan Officer
NMLS #: 1820541
(615) 476-9822
kaleb.swayze@primisbank.com
primisbank.com/k&agroup



John & Angie Downs (615) 294-6819 (615) 295-8373 adowns@realtracs.com





