

3...2...1...SOLD.



EASE BUYERS INTO YOUR NEW BUILDS!

When your customer finances their new home purchase with Silverton Mortgage, you can give them the option to reduce their interest rate by 3% for the first year, 2% the for year 2 and then 1% for the 3rd year. This effectively brings down the payment as if the interest rate were reduced.

This option can be a great replacement for paying closing costs on a Conventional loan as a lower rate may be more desirable to the buyer. The builder still funds the full incentive at closing, so there's no ongoing management of the incentive for you.

HERE'S HOW THE BUYDOWN COULD BENEFIT YOUR BUYER*

ESTIMATED MONTHLY PAYMENT	INTEREST RATE	APR	CONVENTIONAL 30-YEAR FIXED
Year 1	3.75%	6.872%	\$1,241.15
Year 2	4.75%	6.872%	\$1,398.01
Year 3	5.75%	6.872%	\$1,563.98
Years 4-30	6.75%	6.872%	\$1,738.24

Example of a \$335,000 purchase price with 20% down. NOTE: These rates are for illustrative purposes only and may not reflect current market rates.

Give your future homeowner a break from rising rates when they need it most with Silverton Mortgage in your corner.

Still have questions? Contact me today. Relax. We've Got This.



DAWN KORNOVICH

Mortgage Loan Originator

615-794-7465

dawn.kornovich@silvertonmortgage.com

silvertonmortgage.com/dawnkornovich

NMLS 204143 | 217 Jamestown Park Road | Suite 4 | Brentwood, TN 37027

All other trademarks are the property of their respective owners.

ALL LOANS ARE SUBJECT TO CREDIT APPROVAL.

*Promotion available for purchase contracts signed on or after 06/16/2025 for loans that close on or before 08/15/2025. Buydown offer may not be available with all loan programs.

***Example of Conventional 80% LTV (20% Down Payment) 3-2-1 Buydown Loan Program** with \$335,000 sales price, \$268,000 loan amount, \$67,000 cash down payment 30-year fixed-rate loan with 4.53 points, \$1,738.24 monthly payments. First-year monthly payment \$1,241.15 with an interest rate 3.75%, **6.872% APR**. Second Year monthly payment \$1,398.01 with an interest rate of 4.75% and **6.872% APR**. Third Year monthly payment \$1,563.98 with an interest rate of 5.75% and **6.872% APR**. Monthly payments do not include required mortgage insurance, taxes, insurance premiums or other applicable escrows. Actual payment amount will be higher. Example includes \$1,495 origination fee. **6.872% APR** and 6.75% interest rate for years 4-30 of the loan as of 06/16/2025 and a credit score of 780. Rates, fees, other charges and terms are subject to change. Available loan programs and terms will vary by state. Product requires a seller contribution of \$12,139 to pay for the cost of the 3/2/1 buydown.

Vanderbilt Mortgage and Finance, Inc., dba Silverton Mortgage, 1201 Peachtree St NE, Ste 2050, Atlanta, GA 30361, 404-815-0291, NMLS 1561, (<http://www.nmlsconsumeraccess.org/>), AZ Lic. #BK-0902616, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act license, Licensed by the N.J. Department of Banking and Insurance, Licensed by PA Dept. of Banking and Securities, Rhode Island Licensed Lender. Licensing information: <https://silvertonmortgage.com/licensing/>. All information is believed accurate and subject to change without notice. 06/2025

