



Option to reduce borrower's mortgage payments during the first two years to purchase new homes.

TEMPORARY 2/1 BUYDOWN

PROGRAM HIGHLIGHTS

- ▶ Conventional & FHA Loans
- ▶ 30-Year Fixed Rate products Only
- ▶ Purchase only
- ▶ 1-4 Units, Condo
- ▶ Primary & 2nd Home
- ▶ 660 Min. FICO for Conventional
- ▶ 580 Min. FICO for FHA

Start with a **2% Lower**
Interest Rate

FIRST YEAR

SAVE **2%**

SECOND YEAR

SAVE **1%**

THIRD YEAR +

FIXED
RATE



WE CLOSE MOST LOANS
IN 21 DAYS OR LESS

WWW.EMETMORTGAGE.COM

APPROVED STATES: AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, SC, TN, TX, VA, WA



Disclaimer: This is not a commitment to lend. Credit and collateral are subject to final approval. Other restriction may apply. Program, rates, terms and conditions are subject to change without notice. Emet Lending Group, Inc. DBA Emet Mortgage. 2601 Saturn St., Ste. 200 Brea, CA 92821 NMLS ID 1301672. (www.nmlsconsumeraccess.org)