



# WELCOME HOME!

Let Cornerstone and your builder help get you into a new home



## SAVE ON MORTGAGE PAYMENTS WITH A 2/1 BUYDOWN!

- Your builder covers the cost to buy down your mortgage rate.\*
- You enjoy a rate that's lower than your standard rate for the first two years of your loan (reduced by 2% in year one and 1% in year two).
- Your rate adjusts to your standard rate on year three, and it stays fixed for the life of your loan.

\$ _____	<b>SALES PRICE WITH 2-YEAR BUYDOWN</b>		
	Year 1	Year 2	Years 3-30
Loan Amount			
Interest Rate			
APR**			
Monthly Payment***			
Monthly Savings			
Cost Of Buydown			

Financing scenario is based on a \_\_\_\_-year fixed-rate loan with a \_\_\_\_% down payment, owner-occupied purchase type, and a minimum \_\_\_\_ FICO® credit score.

Rates listed are effective as of \_\_\_\_\_, are for illustrative purposes only, and are subject to change without notice. Valid only with \_\_\_\_\_ loans.

## SPECIAL CLOSING COST CREDIT WITH CORNERSTONE\*\*

Get back 1% of the loan amount to apply towards closing costs when you choose Cornerstone to finance your home from your builder!

## WHY YOU'LL LOVE THIS BUYDOWN OFFER:

- Reduce your upfront costs because your builder will cover the buydown fee and you get a closing cost credit with Cornerstone.\*\*
- Know your long-term rate in advance unlike with an adjustable-rate mortgage.
- Save more money for other goals or expenses during the first two years of homeownership.

## CONTACT OUR TEAM TO GET STARTED



**PETROS A. CHRISTOPHILIS**

Loan Officer | NMLS 92866

D 206.406.4690

Petros@TeamPetros.com

[www.TeamPetros.com](http://www.TeamPetros.com)



1200 Westlake Avenue N., Suite 801 | Seattle, Washington 98109

Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Cornerstone Capital Bank, SSB. Member FDIC. NMLS ID# 2258.

Not a commitment to lend. Borrower must meet qualification criteria.

\*Cost of the buydown will be covered by a participating builder. \*\*Offers are subject to change without notice, may not be combined with other incentives, and will not exceed the amount of total closing costs including buydown. \*\*\* Monthly payment is for principal and interest only. Your actual payment with taxes and insurance will be higher. Loan to purchase a home from a participating builder must close with Cornerstone Home Lending to qualify for buydown and closing cost credit offers. Credit will be applied at closing. Additional requirements and restrictions apply; speak with Team Petros of Cornerstone Home Lending for full details. Closing must occur by 12/31/2022.

