

Smash rising rates with RATE 3USTER

Get a reduced rate and lower monthly payments for the first year of your loan!*









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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. *Rate Buster is a lender-paid one-year temporary buydown program that reduces the borrower's interest rate by 1% for the first year of their loan term. The borrower will make reduced monthly payments in the first year based on the Rate Buster rate, and Cornerstone Home Lending will cover the difference. The borrower's payment will then adjust to the note rate payment in the second year and subsequent years and will stay fixed for the remainder of the loan term. Only purchase transactions for primary residences are eligible for the Rate Buster offer. The Rate Buster program is only for FHA, VA, USDA, and high balance conforming conventional loans and is subject to change without notice. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria.

SMASH RISING RATES with RATE BUSTER



GET REDUCED PAYMENTS FOR THE FIRST YEAR!

You don't have to wait until mortgage rates drop to buy a home. With our Rate Buster home loan program, we'll reduce your rate by 1% for the first 12 months of your loan!*

HOW RATE BUSTER CAN HELP YOU

- Get relief with lower monthly payments in the first year of your loan.
- Use the payment savings for essentials or unexpected expenses.
- Bundle it with the right loan for your needs - FHA, VA, USDA, and high balance conforming conventional are eligible for Rate Buster.

Example Without Rate Buster

Loan Amount	\$977,500
Rate**	7.25%
APR**	7.508% APR
Monthly Payment***	\$6,668

Example With Rate Buster

Loan Amount	\$977,500
Year 1 Rate****	6.25%
Year 1 Monthly Payment***	\$6,019
YEAR 1 MONTHLY PAYMENT SAVINGS	\$649
Years 2-30 Rate****	7.25%
Years 2-30 Monthly Payment***	\$6,019
Years 1-30 APR****	7.534% APR
YEAR 1 TOTAL SAVINGS	\$7,788



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