#### SALE PRICE: \$739,000 <u>2 BED |</u> 2 BATH | 1,085 SQ. FT.



# Smash rising rates with **RATE BUSTER**

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





PETROS A. CHRISTOPHILIS Loan Officer | NMLS 92866 D 206.406.4690 Petros@TeamPetros.com

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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 Ioan 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 negative term. The borrower will make reduced monthly payments in the first year and subsequent years and will stay fixed for the remainder of the Ioan term. Only purchase transactions for primary residences are eligible for the Rate Buster offer. The Rate Buster orgram 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.





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 conforming conventional are eligible for Rate Buster.

## Example Without Rate Buster

Loan Amount	\$607,200
Rate**	7.50%
APR**	7.792% APR
Monthly Payment***	\$4,142

# **Example With Rate Buster**

Loan Amount	\$607,200
Year 1 Rate****	6.50%
Year 1 Monthly Payment***	\$3,838
YEAR 1 MONTHLY PAYMENT SAVINGS	\$304
Years 2-30 Rate****	7.50%
Years 2-30 Monthly Payment***	\$4,142
Years 1-30 APR****	7.819% APR
YEAR 1 TOTAL SAVINGS	\$3,648



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