



YEARS	LOAN AMOUNT	INTEREST RATE	MONTHLY PAYMENT	THE 2-1 BUYDOWN DIFFERENCE
1	\$180,000	5%	\$966	-\$171
2	\$180,000	6%	\$1,079	-\$58
3-30	\$180,000	7%	\$1,197	+\$60

**FIGURE 59** The lender buydown offers nice savings in the first years from the original loan payments of \$1,137. The buyer makes up for this on the back end of the mortgage loan with higher payments for the remaining years.