21ST CENTURY LENDING

BEFORE YOU CUT THE PRICE…

Paying more can actually save you $$$

Give buyers a lower payment instead.

Turn a traditional price reduction into a seller-funded rate buydown — permanent or 2-1 temporary — a strategy buyers can feel every month.

FIRST-YEAR P&I SAVINGS	FIRST 2 YEARS	FIRST-YEAR ADVANTAGE
$602 / month	$10,920 relief	4.5x impact

$585,000 price | 20% down | $468,000 loan | 30-year fixed | 7% note rate | $20K seller concession

SEE WHAT THE BUYER FEELS

CLOSING & MONTHLY P&I

STRATEGY	RATE / LOAN	CASH TO CLOSE	PAYMENT	IMPACT
No incentive/585K price	7% / $468,000	$139,230	$3,114	Baseline
$25K price cut	7% / $448,000	$134,030	$2,981	Save $133/mo
Seller-paid closing costs	7% / $468,000	$119,230	$3,114	Save $20K to close
Permanent rate buydown	5.575% / $468,000	$139,230	$2,679	Save $435/mo
2-1 buydown – Year 1	5% / $468,000	$130,150	$2,512	Save $602/mo
2-1 buydown – Year 2	6% / $468,000	$130,150	$2,806	Save $308/mo
Year 3–30	7% / $468,000	$130,150	$3,114	Note payment

A $25K PRICE CUT SAVES ~$133/MO. A 2-1 BUYDOWN SAVES $602/MO MORE IN YEAR 1.

FEATURED LISTING

13997 Riverside Dr, Apple Valley, CA 92307

MAKE YOUR LISTING STAND OUT WITH A SMARTER PAYMENT.

Reach out today for a custom buydown quote on your listing.

Brian Wiesner — NMLS #276531
21st Century Lending
Cell: 909.962.7689 | Office: 909.227.1477
brian@21stcenturylending.com | coachbrianmortgage.com

Illustration only; not a commitment to lend. Buydown scenarios are based on a $585,000 full-price offer with a $20,000 seller concession applied to a permanent buydown, a 2-1 temporary buydown, or the buyer's closing costs; the price-cut scenario is based on a $560,000 price. Cash to close = 20% down payment plus estimated closing costs; in the 2-1 scenario, concession dollars left after the temporary buydown are applied to the buyer's closing costs. Permanent buydown estimated at .375 point per .125% rate reduction. Payments shown are principal and interest only and exclude taxes, insurance, mortgage insurance, HOA dues and other costs. Rates, APR, pricing and buydown cost change with market conditions and borrower/property qualifications. Buyer generally must qualify at the full note rate. Seller credits, temporary buydowns and contribution limits are subject to loan-program, underwriting and purchase-contract requirements. Brian Wiesner NMLS #276531 | 21st Century Lending dba Full Realty Services, Inc. NMLS #241836 | 26305 Jefferson Ave Suite G and H, Murrieta, CA 92562 | Equal Housing Opportunity.

