

\$779,500

39 Grenache
Rancho Mirage, CA 92270



**BERKSHIRE
HATHAWAY**
HOMESERVICES

CALIFORNIA
PROPERTIES



Property Description:

This lovely 2 + 2 plus + office, with an expansive view, is being offered with the solar system (paid for) and a 2-1 buydown on the buyers loan, as the sellers financed subsidy, paid at closing.!! Lowering the interest rate for 2 years.

How a 2-1 Buydown works:

- Buydown option must be paid by builder, seller or third-party
- Borrower cannot pay for buydown
- Payments temporarily reduced in Year 1 and 2, equivalent to paying 2% and 1% less¹
- After two years, original interest rate continues for the life of the loan

SQ Feet: 1,832

Bedrooms: 2

Bath: 2.00

2-1 Buydown Scenario Example:

\$4,619

Estimated
Payment

2-1 Buy down | Year 1

Loan Amount: \$623,600
Principal & Interest: \$3,114
Taxes: \$812
Homeowner's Insurance: \$163
Mortgage Insurance:
HOA Fee: \$530
Monthly Savings: \$777

\$4,997

Estimated
Payment

2-1 Buy down | Year 2

Loan Amount: \$623,600
Principal & Interest: \$3,492
Taxes: \$812
Homeowner's Insurance: \$163
Mortgage Insurance:
HOA Fee: \$530.00
Monthly Savings: \$399

\$5,396

Estimated
Payment

2-1 Buy down | Year 3-30

Loan Amount: \$XXX,XXX
Principal & Interest: \$3,891
Taxes: \$812
Homeowner's Insurance: \$163
Mortgage Insurance:
HOA Fee: \$530.00
Monthly Savings: \$0

1) Monthly savings based on year 1 or 2 payments versus year 3. *Scenario shown used the 2-1 temporary buy down with a conventional 30 year mortgage. Scenario assumes a sales price of \$779,500 with \$155,900 down payment, 740+ credit score, Annual Percentage Rate of 6.412%. Mortgage rate for this loan will be 4.375% for the first year, and 5.375% for the second year, and 6.375% for the third year which will continue for the life of the loan thereafter. Rate pulled 04/01/2026, rates change daily. Certain loan programs do not allow buy downs, additional restrictions may apply. Savings will vary. Contact your loan officer for more details. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval. Payments shown are principal and interest. The actual payment obligation will be greater. Available for conventional, FHA and VA fixed-rate loan products only. A temporary buydown may not be the best option for all borrowers. Contact your mortgage consultant to determine the right loan option for you. Interest rate and annual percentage rate (APR) are based on current market conditions as of 04/01/2026, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables. Estimated closing costs used in the APR calculation are assumed to be paid by the borrower at closing. If the closing costs are financed, the loan, APR and payment amounts will be higher. If the down payment is less than 20%, mortgage insurance may be required and could increase the monthly payment and APR. Contact us for details. Additional loan programs may be available. Accuracy is not guaranteed and all products may not be available in all borrower's geographical areas and are based on their individual situation. This is not a credit decision or a commitment to lend.

Contact us today to learn more.



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