Our Rate Reduce program lets clients pay less on their mortgage for the first two years

By using a seller concession to close the deal, the 2-1 Rate Reduce program temporarily lowers your buyer's interest rate so that their monthly mortgage payment is reduced for the first two years of the loan.

- For new construction and existing homes
- Helps them ease into a new home as they build equity
- Helps them free up funds for all the little things that make a new house a home

Buydown Options: 3-2-1, 1-1-1, 2-1, 1-0, 1 1/2-1/2

Qualifications:

- Multiple terms available (30-Year, 15-Year, etc.)
- Conventional and Jumbo loan amounts
- FHA, VA and USDA eligible
- 3% down payment options (10% on jumbo)

Example Scenario

Loan Amount	$1,000,000
Rate*	6.625%
Term (years)	30
APR	6.66%
Payment	$6,403.11

Years	Effective Rate	Monthly Payment	Monthly Savings	# of Payments	Yearly Savings
1	4.625%	$5,141.4	$1,261.71	**12**	$15,140.52
2	5.625%	$5,756.56	$646.55	**12**	$7,758.6
3-30	6.625%	$6,403.11		**336**	
Total Savings	$22,899.12				

*Both temporary and permanent RateReduce options are available from participating builders and sellers on select properties. Buyer paid RateReduce options are also available for qualified borrowers on any approvable property per loan product restrictions. Advertised rates and APR effective as of and are subject to change without notice. Above scenario assumes a first lien position, primary residence in the state of IL and a 20% down payment amount. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Not all applicants will be approved. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, the location and type of property, and other factors as determined by Lender. Contact OriginPoint (Operating as OriginPoint Mortgage in CA) for more information and up to date rates. | OriginPoint (Operating as OriginPoint Mortgage in CA) is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the Nevada Department of Veterans Services, the US Department of Agriculture or any other government agency. No compensation can be received for advising or assisting another person with a matter relating to veterans' benefits except as authorized under Title 38 of the United States Code. | Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply, contact OriginPoint (Operating as OriginPoint Mortgage in CA) for current rates and for more information. | Rate Reduce option available from participating builders on select properties. Contact OriginPoint for more information.

Michael Campos
VP of Mortgage Lending • NMLS # 445764

C: (858) 925-5715
OriginPoint.com/michaelcampos | Michael.Campos@originpoint.com
7863-7877 Girard Ave, Suite 106 La Jolla, CA 92037

OriginPoint
Mortgage