

# What is a 2-1 Buydown?

There is more than one way for you to get a lower interest rate. One option is a **2-1 Buydown** from the seller or builder. If the seller or builder agree, the funds are put into a escrow account at the start of the mortgage to reduce the effective interest rate for two years. In turn, this could reduce your monthly mortgage payment temporarily.

1. A temporary buydown will need to be paid for by the builder or seller of the home.
2. Home-buyer begins payments with an interest rate 2% lower than the original rate in year 1 and a 1% lower interest rate in year 2.
3. After two years, original interest rate resumes for the life of the loan.



**\$575,000**

**215 Elaine Ave | Taylors, SC 29687**



4 BEDROOM



2 BATHROOM



1,633 SQ. FT.

**Seller Paid 2-1 Temporary Buydown**  
*Offer Valid for a Limited Time<sup>1</sup>*

Year	Interest Rate	Loan Amount	Annual Percentage Rate	Monthly Payment*	Monthly Savings**	Annual Savings
1	3.990%	\$460,000.00	6.259%	\$2,193.46	\$561.52	\$6,738.24
2	4.990%	\$460,000.00	6.259%	\$2,466.57	\$288.41	\$3,460.92
3-30	5.990%	\$460,000.00	6.259%	\$2,754.98	\$0.00	\$0.00

**\$10,199.16 in Lower Payments Over the First Two Years!**

\*Scenario shown uses a 2-1 temporary buydown with a Conventional 30 Year Fixed mortgage. Scenario assumes a sales price of \$575,000 with a \$115,000 down payment, 800+ credit score, and Annual Percentage Rate of 6.259%. Mortgage rate for this example will be 3.990% for the first year, 4.990% for the second year, and 5.990% for the third year which will continue for the life of the loan thereafter. Rate pulled 1/21/26, rates subject to change. Additional restrictions may apply. Availability subject to investor guidelines. Savings will vary. Contact your PrimeLending 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 only, and do not include amounts for taxes and insurance premiums (if applicable). The actual payment obligation will be greater. \*\*Monthly savings based on year 1 and 2 payments versus year 3.



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**PrimeLending** 

204-B N Poindexter Highway, Travelers Rest, SC 29690

1) BuyDown 2-1 Option will be paid by the seller of this home. Rate discount applies only to years 1 and 2. Must apply for and lock loan through PrimeLending at the Traveler's Rest, SC branch on or before 1/21/26. Loan must close by 2/28/26. Offer valid for following property only: 215 Elaine Ave, Taylors, SC 29687. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Exclusions may apply. Savings will reflect on the Closing Disclosure. Seller of this home reserves the right to change or cancel this promotion at any time. Additional restrictions may apply. Availability subject to investor guidelines. Purchaser is free to choose their own lender, but will not be eligible for this offer unless PrimeLending is used as the lender. PrimeLending is not affiliated with Wondracek Realty Group, LLC or the seller of this home. All loans subject to credit approval. Rates and fees subject to change. ©2026 PrimeLending, a PlainsCapital Company (PrimeLending). (NMLS: 13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in SC. VOI0198