

# HIDDEN KEYS TO A SMALLER MORTGAGE PAYMENT

## USE SELLER CONCESSIONS TO GET A TEMPORARY RATE BUYDOWN

Did you know that seller concessions can mean a much smaller mortgage payment? Use them toward a Temporary Rate Buydown to lower your interest rate at the beginning of your loan...giving you breathing room for repairs, savings and more.

GET THE EXTRA FLEXIBILITY YOU NEED — CALL US TODAY.



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