



New Construction, *New Savings!*

Don't wait on those rates! A one-year temporary buydown* lowers your rate by 1% for the first 12 months of your mortgage, saving you money! Then, refinance with Atlantic Bay later, and we'll give you \$1,000 in closing cost credits with our Lend It Back program. It's a win-win!

Let's say the loan amount is \$246,050. Here's how it works:

With a temporary buydown, the rate is 1% lower for the first 12 months.

Purchase Price:	\$259,000
Down Payment:	5%
Term (years):	30

Years	Effective Rate	Monthly Payment	Estimated Monthly Savings	Number of Payments	Estimated Annual Savings
1	5.875%	\$1,840	\$161	12	\$1,932
2-30	6.875%	\$2,001			

Examples are hypothetical and for illustrative purposes only. Monthly payments include Principal and interest only. Actual payments and savings may vary based on individual client scenario.

Estimated total savings with a 1-year rate buydown is \$1,932.



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