

Interest Rate Buydowns

Benefit from a lower rate and monthly payments during the first three years of your mortgage.

loanDepot and Revolution Custom Builders want you to ease into your new home. We realize a lot of expenses come with purchasing a home. Our three-year interest rate reduction program could help take out the financial burden.

COMMUNITY INFORMATION

Builder Name

Revolution Custom Builders

Community Name

Five Lindens

Community Address

13322 132ND AVENUE NE, KIRKLAND, WA 98034

Other Information

Contact lender @ (425) 480-6595

EXAMPLE

Sales Price: \$1,495,000

Down Payment: \$299,000

Loan Amount: \$1,196,000

30 Year Fixed Rate: 7.00%

Annual Percentage Rate: 7.020%

Financing & Payments Based On:

Terms and conditions below

	Year 1	Year 2	Year 3	Year 4 - 30
Effective Rate	4.00%	5.00%	6.00%	7.00%
Loan Payment (P&I)	\$5,709.89	\$6,420.39	\$7,170.62	\$7,957.02
Property Tax	\$1,245	\$1,245	\$1,245	\$1,245
Mortgage Insurance	\$0	\$0	\$0	\$0
Hazard Insurance	\$200	\$200	\$200	\$200
HOA	\$2	\$2	\$2	\$2
Monthly Payment	\$7,156.89	\$7,867.39	\$8,617.62	\$9,404.02

Rate buydown funds may come from sellers or borrowers and are subject to interested party contribution limitations. A buydown will lower your interest rate for the time period selected, up to three years. If you select a 3 year buydown, your interest rate will decrease by 3.0% for the first year, 2.0% for the second year and 1.0% for the third year. After the expiration of the buydown your rate will no longer be discounted and your payment will increase. Borrower paid buydowns will require you to pay money upfront in return for the temporary lower interest rate. Seller buydowns are not available from all sellers; potential buyers will need to work with the seller to determine if the buydown is an option. loanDepot.com, LLC cannot guarantee a seller or any other party will offer a rate buydown. Other limitations apply. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. \$7,156.89/7.00% example based on a 30 year fixed rate mortgage with an initial balance of \$1,196,000. Down Payment: 20%. Upfront Mortgage Insurance 0% (\$0). Interest Rate: 7.00%. APR: 7.020%. Assumes minimum FICO of 760 and a maximum loan-to-value ratio of 80% on an owner-occupied single family residence. Costs calculated in APR include lender fees, all 3rd-party fees and prepaid items. Subject to qualification. Loan limits may apply. Interest rates and APRs are current as of 05/09/2025 and are subject to change daily without notice. Actual rates available to you may vary based upon a number of factors including your credit rating, size of down payment and other factors. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Not all products available in all areas. Other limitations apply. Rates, terms and availability of programs are subject to change without notice. (021424 130358-9138)



Duke Keltner

NMLS #1487193

Sales Manager

(425) 898-5122 office

(425) 233-2492 cell

111 Avenue C, Suite 101

Snohomish, WA 98290

dkeltner@loandepot.com

www.loandepot.com/dkeltner

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