

DOWN PROGRAM



	3-2-1	2-1	1-0	1-1
Agency	Fannie Mae Direct Only	/	/	Fannie Mae Direct Only
FHA	/	V	/	
Example	30 YR Fixed Loan Amount \$500,000 Note Rate 6.50%			
1st Year Rate (Mo. Payment)	3.5% (\$2,245)	4.5% (\$2,533)	5.5% (\$2,839)	5.5% (\$2,839)
2nd Year Rate (Mo. Payment)	4.5% (\$2,533)	5.5% (\$2,839)	6.5% (\$3,160)	5.5% (\$2,839)
3rd Year Rate (Mo. Payment)	5.5% (\$2,839)	6.5% (\$3,160)	6.5% (\$3,160)	6. <mark>5% (\$3,16</mark> 0)
3rd Year Rate and thereafter (Mo. Payment)	6.5% (\$3,160)	6.5% (\$3,160)	6.5% (\$3,160)	6.5% (\$3,160)

Monthly payment does not include property taxes and insurance





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