

NON-QM BUYDOWN PROGRAM

► Helps eligible homebuyers enjoy lower monthly mortgage payments for the first one or two years with 2-1 and 1-0 buydown options before transitioning to their regular mortgage payments.

PROGRAM HIGHLIGHTS



2-1 / 1-0
BUYDOWN OPTIONS

Temporary rate reductions



30 Years

Fixed-rate mortgage only



Primary & Second Homes

Eligible occupancy



Purchase Only

Transaction type

PROGRAM FEATURES:

- Full Doc and Alt Doc income options
- Seller- or builder-funded buydowns
- Eligible 2–4 unit properties, PUDs, and condos
- Available on qualifying TRID loans
- Standard interested-party contribution limits apply

HOW THE BUYDOWN OPTIONS WORK

LOAN YEAR	2-1 BUYDOWN	1-0 BUYDOWN
Year 1	Up to 2% below note rate	Up to 1% below note rate
Year 2	Up to 1% below note rate	Full note rate
Years 3–30	Full note rate	Full note rate

These are temporary reductions to the interest rate used to calculate the borrower's payment, not permanent reductions to the note rate. Actual savings depend on loan terms.

This flyer is for informational purposes only and does not constitute a commitment or guarantee to lend. Non-QM temporary buydowns are available on eligible purchase transactions and TRID loans only. Seller- or builder-funded buydowns are subject to applicable interested-party contribution limits. Not available on DSCR loans. Borrowers must qualify based on the full note rate. Rates, terms, eligibility, property restrictions, and program availability are subject to investor guidelines, change without notice, and underwriting approval. Not all borrowers will qualify. Tag Lending Group, LLC | NMLS #2329372 | Equal Housing Opportunity.

CALL TODAY FOR DETAILS!

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