2-1 Buydown Calculator

Complete the fields in white

Loan Amount	$399,200
Rate	7.250%
Term (years)	30
Payment	$2,723.25

Years	Effective Rate	Monthly Payment	Monthly Subsidy	No. Pmts
1	5.250%	$2,204.40	$518.85	12
2	6.250%	$2,457.95	$265.30	12
3-30	7.250%	$2,723.25		

Total Subsidy	$ 9,409.80

1-0 Buydown Calculator

Years	Effective Rate	Monthly Payment	Monthly Subsidy	No. Pmts
1	6.250%	$2,457.95	$265.30	12
2-30	7.250%	$2,723.25		

Total Subsidy	$ 3,183.60

3-2-1 Buydown Calculator

Years	Effective Rate	Monthly Payment	Monthly Subsidy	No. Pmts
1	4.250%	$1,963.83	$759.42	12
2	5.250%	$2,204.40	$518.85	12
3	6.250%	$2,457.95	$265.30	12
4-30	7.250%	$2,723.25		

Total Subsidy	$18,522.84

Yearly Subsidy
$6,226.20
$3,183.60

Yearly Subsidy
$3,183.60

Yearly Subsidy
$9,113.04
$6,226.20
$3,183.60