



WE CAN SAVE YOU

money!

BUY
DOWN
YOUR
RATE!

Save up to \$45,000 with
Keystones FREE incentives

Are interest rates preventing you from buying now? We found a solution for you! With our FREE incentives you can buy down your interest rate and lower your monthly payments!

Keystone has found a solution for you to lower your interest rate and monthly payments at no cost to you. Using our incentive program to buy down your rate could save you up to \$120/month on your monthly payment and up to \$45k over the life of your 30 year loan (*see chart below for savings breakdown).

HOW IT WORKS:

You can use our FREE incentives to buy down your interest rate up to .50% resulting in a lower monthly payment and a lifetime of savings over the course of your 30 year loan!

PERMANENT BUY-DOWN BREAKDOWNS

\$300,000 PURCHASE PRICE

BUY-DOWN COST	INTEREST RATE	APR	MONTHLY PAYMENT	30 YR SAVINGS
\$0	6.25%	7.081%	\$1,813.70	-
\$3,684.38	6.00%	6.954%	\$1,766.07	\$17,146.80
\$5,895	5.75%	6.775%	\$1,719.01	\$34,088.40

\$350,000 PURCHASE PRICE

BUY-DOWN COST	INTEREST RATE	APR	MONTHLY PAYMENT	30 YR SAVINGS
\$0	6.25%	7.081%	\$2,115.98	-
\$4,298.44	6.00%	6.954%	\$2,060.42	\$20,001.60
\$6,877.50	5.75%	6.775%	\$2,005.51	\$39,769.20

\$400,000 PURCHASE PRICE

BUY-DOWN COST	INTEREST RATE	APR	MONTHLY PAYMENT	30 YR SAVINGS
\$0	6.25%	7.081%	\$2,418.26	-
\$4,912.50	6.00%	6.954%	\$2,354.76	\$22,860
\$7,860	5.75%	6.775%	\$2,292.01	\$45,450

Rates are subject to change and without notice. Contact your mortgage professional to get personalized rate and monthly payment quotes.