



WE CAN SAVE YOU

money!

BUY
DOWN
YOUR
RATE!

Save up to **\$65,000** 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 **\$180/month** on your monthly payment and up to **\$65k** 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 .75% 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	5.50%	6.12%	\$1,673	-
\$2,957	5.00%	5.78%	\$1,581	\$33,120
\$4,418	4.75%	5.35%	\$1,536	\$49,320

\$350,000 PURCHASE PRICE

BUY-DOWN COST	INTEREST RATE	APR	MONTHLY PAYMENT	30 YR SAVINGS
\$0	5.50%	6.12%	\$1,951	-
\$3,437	5.00%	5.78%	\$1,845	\$38,160
\$5,155	4.75%	5.35%	\$1,792	\$57,240

\$400,000 PURCHASE PRICE

BUY-DOWN COST	INTEREST RATE	APR	MONTHLY PAYMENT	30 YR SAVINGS
\$0	5.50%	6.12%	\$2,230	-
\$3,928	5.00%	5.78%	\$2,108	\$43,920
\$5,891	4.75%	5.35%	\$2,048	\$65,520