



CREATE YOUR OWN RATE DROP

THE POWER OF SELLER CONCESSIONS - EXPLAINED

A **3% SELLER CONCESSION ON A \$300,000 LISTING** puts **\$9,000** toward a **rate buydown** – not a price cut.

Why does that matter?
See the difference below.

PRICE REDUCTION OF \$9,000

\$51

monthly savings for the buyer
(\$1,224 over 2 years)

RATE BUYDOWN OF \$9,000

\$6,504

saved over the first two years
Same seller investment. Real buyer relief.

Loan Product	No Buydown	With Buydown (seller concession)
30-year fixed	Rate: 5.625% Payment: \$1,726/mo	Year 1: 3.625% → \$1,368/mo Year 2: 4.625% → \$1,542/mo Year 3+: 5.625% → \$1,726/mo Savings: \$6,504
15-year fixed	Rate: 4.875% Payment: \$2,352/mo	Year 1: 2.875% → \$2,053/mo Year 2: 3.875% → \$2,200/mo Year 3+: 4.875% → \$2,352/mo Savings: \$5,412
7-year ARM	Rate: 5.99% Payment: \$2,046/mo	Year 1: 3.99% → \$1,432/mo Year 2: 4.99% → \$1,609/mo Year 3+: 5.99% → \$2,046/mo Savings: \$12,612

Assumes a \$300,000 loan, 720 credit, only includes principle and interest only, using \$9,000 in seller concessions toward a rate buydown. Contact us to run numbers on your specific scenario. Example rates only - your rate will vary. Contact us for current pricing.

Call us to **run your numbers**
- we do this every day.

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