

# Buy Down Calculator

Loan amount

\$ 850,000

Interest Rate (Annual)

6 %

Loan period in years

30

Number of payments per year

12

Monthly Payment

\$ 5,096.18

Total Payments

360

## 3-2-1 BUY DOWN

INTEREST RATE	PAYMENT	PAYMENT	MONTHLY SUBSIDY	# OF PAYMENTS	ANNUAL SUBSIDY PAYMENTS
3.00%	\$ 5,096.18	\$ 3,583.63	\$ 1,512.55	12	\$ 18,150.54
4.00%	\$ 5,096.18	\$ 4,058.03	\$ 1,038.15	12	\$ 12,457.79
5.00%	\$ 5,096.18	\$ 4,562.98	\$ 533.20	12	\$ 6,398.35

3/2/1 Buydown Cost

\$ 37,006.68

## 2-1 BUY DOWN

INTEREST RATE	PAYMENT	PAYMENT	MONTHLY SUBSIDY	# OF PAYMENTS	ANNUAL SUBSIDY PAYMENTS
4.00%	\$ 5,096.18	\$ 4,058.03	\$ 1,038.15	12	\$ 12,457.79
5.00%	\$ 5,096.18	\$ 4,562.98	\$ 533.20	12	\$ 6,398.35

2/1 Buydown Cost

\$ 37,006.68

## 1 BUY DOWN

INTEREST RATE	PAYMENT	PAYMENT	MONTHLY SUBSIDY	# OF PAYMENTS	ANNUAL SUBSIDY PAYMENTS
5.00%	\$ 5,096.18	\$ 4,562.98	\$ 533.20	12	\$ 6,398.35

1 Buydown Cost

\$ 37,006.68