

Hummingbird Flats is within reach.



First United's 3-2-1 Buydown Program allows you to effectively reduce your interest rate on a fixed rate loan for the first three years of your mortgage, helping you reach your homeownership goals.¹ Additionally, First United will cover the cost of the title policy, reducing overall closing costs.¹

LOAN AMOUNT	PERIOD ^{2,3}	EFFECTIVE INTEREST RATE ⁴	APR	EFFECTIVE MONTHLY PAYMENT	MONTHLY SUBSIDY AMOUNT	TOTAL PRINCIPAL & INTEREST PAYMENT ⁵	ANNUAL SUBSIDY AMOUNT
\$356,250 <i>\$475,000 sale price with 25% down payment 30-Year Fixed Rate conventional loan locked at 7.0%</i>	Year 1	4.00%	7.114%	\$1,700.79	\$669.35	\$2,370.14	\$8,032.18
	Year 2	5.00%	7.114%	\$1,912.43	\$457.71	\$2,370.14	\$5,492.56
	Year 3	6.00%	7.114%	\$2,135.90	\$234.24	\$2,370.14	\$2,810.90



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1. The contribution of funds is used to subsidize the monthly payment, effectively "reducing" what the borrower is required to pay during the temporary buydown time period. This subsidy allows the borrower to reduce their effective monthly payment during the temporary buydown period only. Buydown contribution can only be paid by the seller or builder. Not available on all loan programs and cannot be combined with other offers and/or credits. Additional requirements apply. The buydown contribution funds are held in a special escrow that is drawn upon monthly to subsidize payments during the temporary buydown period. A Temporary Buydown Agreement will be signed at Closing reflecting the details of the subsidy. 2. Each period consists of 12 payments. 3. After the third year of the mortgage (36 payments) the effective interest rate will revert to 7.0%, APR 7.114%, with an effective monthly payment of \$2370.14 and no monthly or annual subsidies. 4. Rates are subject to change without notice. 5. The Note Rate and Monthly Payment remains unchanged. All Mortgage documents will reflect the actual Note Rate and full payment due. Monthly payment amounts are estimated and do not include taxes, insurance, HOA dues, and/or mortgage insurance amounts. Actual monthly payments may be greater.

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