

# Pay less in interest over the life of your mortgage

A motivated seller can help reduce your interest rate



A seller credit, also known as a seller buydown or permanent buydown is a negotiating tactic where, instead of reducing the purchase price of the home, the seller can pay points that reduce the interest rate for the buyer over the life of their loan.

- Better than a temporary interest rate buydown since the interest rate doesn't go up over time
- Can be used to pay down mortgage insurance
- The home still sells for the full purchase price

	\$750k purchase price no seller credit	\$730K purchase price reduced by \$20K	\$750k purchase price with \$20k seller credit	\$750k purchase price with \$10k seller credit
Loan amount:	\$600,000	\$584,000	\$600,000	\$600,000
Interest rate:	5.990%	5.990%	4.750%	5.125%
APR	6.033%	6.034%	4.760%	5.172%
Payment:	\$4,256.78	\$4,160.95	\$3,793.21	\$3,930.25
Monthly savings:	\$0.00	\$95.83	\$463.57	\$326.53

## See how much you could potentially save

Let's talk



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