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一个帮您降低房贷利率的好方法

特殊 3-2-1 降息方案

- ☑ 3-2-1、2-1 or 1-0 Buydown 都可以做
- ☑ 适用于普通贷款、老兵贷款、政府贷款、Non-QM 和大额贷款
- ☑ 购买新房或重贷、自住房或第二自住房，根据贷款利率计算DTI

『3-2-1 Buydown』怎么计算呢？

- 第一年：在原贷款利率的基础上降低3%来计算本金和利息
- 第二年：在原贷款利率的基础上降低2%来计算本金和利息
- 第三年：在原贷款利率的基础上降低1%来计算本金和利息
- 第四年：根据原贷款利率计算本金和利息

请即致电GMCC贷款专员了解『特殊3-2-1降息方案』或其它利好项目：

- 买屋 • 重贷 • 套现 • 投资屋套现 • 大额套现等...

- ※ 所有项目如有变动，恕不另行通知，其它条件可能适用；
- ※ 所有贷款都要经过核保批准和信用审查，本广告并不代表信用批准。

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『3-2-1 买低利率』案例

贷款金额: \$500,000

60%LTV 利率5.625% APR 5.75%

※ 以上为12/13/2022当日利率, 需获得审核和信用批准; 若市场变化恕不另行通知。

Temporary Buydown 3-2-1

	Year 1	Year 2	Year 3	Years 4
Interest Rate	2.625%	3.625%	4.625%	5.625%
Number of Payments	12	12	12	324
Monthly P&I Payment	\$2,008.25	\$2,280.26	\$2,570.70	\$2,878.28
Monthly Savings	\$870.03	\$598.02	\$307.58	\$0.00

Total buy down fee for this loan is \$21,307.67



您的专属贷款专员

姓名:
电话:

NMLS#:
邮箱:



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INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.