

GMCC
of your loan. Our solution!

NMLS 254895 DRE 01509019
www.gmccloan.com



A WAY TO REDUCE INTEREST REATES

3-2-1 BUYDOWN PROGRAM

Lower mortgage payment
for the first two or three years
with a temporary buydown.

TEMPORARY BUYDOWN

Great option for new construction and
existing homes purchase on primary resident.

Available programs:

- Conventional Conforming, VA and FHA
- Jumbo Full doc
- Alternate Doc

NATIONWIDE
The Direct Lender for All Your
Mortgage Needs
With **100+** Resources
★



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com



**EXAMPLE OF A
3-2-1 BUYDOWN LOAN AMOUNT
\$500,000 60% LTV NOTE
RATE 5.625% APR 5.75%**

Rates as of 12/13/22 and subject to change without advance notice.
All loans are subject to underwriting approval, add'l restrictions may apply.
This does not represent any credit decisions.

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



Please Contact

Name:
Cell:

NMLS:
E-mail:



**General Mortgage
Capital Corporation**

Check out our excellent jumbo programs



Please reach out to GMCC for further details and information! Email: **INFO@GMCCLOAN.com**

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.