

3-2-1 BUYDOWN PROGRAM

**Buy a house now.
Pay less the first
3 years!**

With our Temporary Buydown Program, we'll reduce your interest rate by:

- **3% first year**
- **2% second year**
- **1% third year**

Lower initial mortgage payments in exchange for an up-front deposit paid by the seller or your builder.

**Call or email today
to learn more!**



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FMZ TEAM



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act.