YOUR HOME BUYING PLAN

Rates are higher.
Your payment doesn't have to be.

Fewer people can afford to buy right now, so sellers need you. We'll use that to get your monthly payment lower.

The plan: ask the seller to help lower your interest rate.

78%	$189
of buyers use a loan, like you	a month saved in our example

Why this works

- You'll pay the **monthly payment** for years. That matters more than the price tag.
- A lower price barely changes your monthly payment.
- The same money from the seller, put toward your interest rate, lowers it a lot more.

What we'll do together

1. Talk with the lender and pick a monthly payment you're happy with.
2. Find the right home.
3. Make an offer that asks the seller to help lower your rate.
4. Close with a lower monthly payment.

Example only: a $400,000 home with 10% down and a 30-year fixed loan, with $10,000 from the seller used either as a price reduction or toward a lower interest rate. Monthly payments shown are principal and interest only (no taxes or insurance). How much a seller credit lowers the rate depends on the loan program and pricing on the day you lock. Your numbers will be different. Ask your lender for yours. This is not a loan offer.

SEE THE DIFFERENCE

Same $10,000 from the seller. Much bigger savings for you.

A $400,000 home with no help from the seller: **$2,395 a month**

OPTION 1

Seller lowers the price by $10,000

$2,331

per month

You save $64 a month

OPTION 2 · OUR PLAN

Seller puts $10,000 toward your interest rate

$2,206

per month

You save $189 a month

That's **about 3 times** the savings, and it costs the seller the same.

Can the seller really do this?
Yes. Most loans let the seller pay money toward your rate and closing costs.

Does it cost me more?
No. It's part of the deal, just like asking for a lower price.

How much should we ask for?
Your lender will tell us the amount that gets you to your payment.

YOUR AGENT

YOUR LENDER

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