

## Key Bank Silver Keys better than a Rate Buy Down

Purchase Price \$750Kk

**Silver Keys – 30 year fixed rated WAC and subject to re-pricing at market (priced 09/01)**

**10% down with no PMI**

Loan Amount \$675K

**30 year Fixed Rate**

5.375% market rate with 1.0 point standard origination.

5.25% rate buy-down with 1.50 point

5.00% rate buy-down with a little over 2.75 points

**7 Year ARM**

5.00% market rate with less than .50 point of a point-BEST OPTION

4.75 % rate buy-down with 1.0 point

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Sample Pricing as of 1:00 PM Sept 1, 2022 WAC and banking relationship.

Silver Keys pricing is almost a full 1% BELOW Conventional loan rates and No PMI is required for Silver Keys

Conventional limit is \$647,200, Silver Keys is a Jumbo loan

Priced BELOW the rate of inflation

Inflation favors borrows