

8169 Ranch Road 2338 Georgetown, TX 78633

\$20,000 Seller Credit.

Seller temporary buydown

UNRESTRICTED 10-Acre Retreat in Georgetown, TX - Ag exempt with a low 1.55% tax rate! Discover this remarkable 10-acre unrestricted property in the heart of Georgetown, TX. The main home offers 3,592 square feet of thoughtfully designed living space, featuring 4 spacious bedrooms, 3.5 bathrooms, 2 inviting living areas, and 2 dining spaces. Expansive covered front and back porches provide breathtaking views

By Using Builder preferred lender AJ Miller can get up to 1% lender credit of the loan amount to closing costs or lower rate! Below is a Jumbo loan so seller must pay for the temp buydown in full.



Mortgage Information

Loan Type	Jumbo conv
Loan Term	30
Purchase Price	\$1,594,000
Down Payment (Can be adjusted)	\$319,800
Interest Rate	6.250%
Annual Percentage Rate (APR)	6.387%
Principal & Interest (P&I)	\$7,870
Estimated monthly taxes, insurance, mortgage insurance and HOA	\$2,500
Estimated Monthly Payment*	\$10,370

How does a temporary buydown work?

A temporary buydown allows the borrower to reduce their monthly payment for a set number of years. The full payment amount is still required, so the difference is paid by the seller, lender or sometimes the borrower in the form of a lump sum payment at time of close. This lump sum payment then is disbursed monthly to make up the difference between what the borrower is paying and the amount owed each month.

1/1 Temp -Year Buydown

Total Buydown Amount:

(Paid for by the seller, buyer, and/or lender based on the scenario)**

Seller \$19,502

	Interest Rate	Monthly Payment	Amount Saved
Buydown Year 1	5.250%	\$9,557	\$812.56
Buydown year 2	5.250%	\$9,557	\$812.56
Final Term	6.250%	\$10,370	

Contact me today to learn more!



THE
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GROUP



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