

# FHA & VA BUYDOWNS

**Real solutions. Flexible options.** Lower payments, greater affordability.



BUYDOWN OPTIONS		FHA	VA	AXIS
1/0	1% note rate reduction for the 1st year	✓	✓	✗
1/1	1% note rate reduction for 2 years	✓	✓	✗
2/1	2% note rate reduction for the 1st year 1% note rate reduction for the 2nd year	✓	✓	✓
3/2/1	3% note rate reduction for the 1st year 2% note rate reduction for the 2nd year 1% note rate reduction for the 3rd year	✓	✗	✗

✓ Purchase Transactions

✓ Seller Paid Buydown

✓ 1 Unit Properties including  
Condos and PUDs

