

# 5.25%\*

166 TWISTLEAF DR, BUDA, TX 78610

 **\$399,999**
 **2,355 SQF**
 **3 BEDS**
 **2.5 BATHS**

**\$8,464 IN SAVINGS!**  
\*WHEN YOU WORK WITH KIM PAMPELL

## CONVENTIONAL SCENARIO

### 2-1 LENDER PAID BUYDOWN EXAMPLE

\$359,100 LOAN AMOUNT | APR: 6.414%

|                  | INTEREST RATE | MONTHLY P&I PAYMENT | MONTHLY SAVINGS |
|------------------|---------------|---------------------|-----------------|
| <b>YEAR 1</b>    | 5.25%         | \$1,982.96          | \$466.74        |
| <b>YEAR 2</b>    | 6.25%         | \$2,211.04          | \$238.66        |
| <b>YEAR 3-30</b> | 7.25%         | \$2,449.70          |                 |

**2 YEAR TOTAL SAVINGS: \$8,464.80**

### The 2-1 Buydown Program

With our 2-1 Buydown Program, the lender will cover the cost of reducing your interest rate for the initial two years.

In the first year, your interest rate will be 2% lower. For the second year, it will be 1% lower. For years three through thirty, it will return to the original note rate.

Enjoy a smoother transition into homeownership with reduced mortgage payments during the first two years. Don't hesitate to contact me so we can discuss all your financing options!

*Example provided is based on a 10% down payment, a credit score of 740 on a Conventional loan product, and an owner-occupied property. 1% discount fee to buyer was in the rate quote. Rates are effective as of August 5, 2026, and are subject to change without prior notice. Please note, this does not constitute a commitment to lend, and additional qualification criteria and conditions will apply.*



**Stephanie Lewis**

MAG REAL ESTATE

(830) 290-4302

realtorstephlew@gmail.com



**Kim Pampell**

LOAN OFFICER, NMLS #1139084

(832) 755-7774

kim.pampell@pilgrimmtg.com

kimpampell.com