

\$0
DOWN

BUILD EQUITY FAST WITH A LOWER INTEREST RATE



Rather than borrowers using cash for a down payment, apply it towards a lower interest rate and shorter loan term. The result is more dollars toward their loan principal and builds equity faster.

Paid-in-equity



● **Wealth Builder**
5/6 ARM

● **Conventional**
30 Year Fixed

Purchase price	\$392,000	\$392,000	
Down payment	0%	3%	
Loan amount	\$392,000	\$380,240	
Interest Rate/APR	3.250% / 3.472%	3.875% / 4.039%	
Monthly Payment	\$2,223.41	\$1,788.03	
Cash-to-close	\$7,840	\$19,365	
Paid-in-equity after 5 years	\$75,577	\$48,781	+\$26,796
Paid-in-equity after 10 years	\$164,469	\$93,704	+\$70,765

How much more equity?

Program features:

- Purchase of primary single-family homes and condominiums
- Loan amounts up to \$975,000
- Zero down payment
- 5/6, 7/6, 10/6 ARM options available
- Student loans for Doctors can be removed from the debt-to-income ratio as long as they are deferred for 12 months
- Mortgage insurance is lower and can be removed quicker by paying down the principal amount
- No occupation restrictions

Connect with us today to learn more!

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