



## Flex Your Buying Power With Colony's 2/1 Buy-Down Option!

*Reduce Your 30 Year Fixed Interest Rate By 2% The first Year & By 1% the Second Year!  
Years 3 through 30 are at your original Note Rate.*

*For example, if you lock a 7.5% interest rate now, you'll only pay 5.5% for the first year and 6.5% the second year. Your rate is then secured for the rest of your term, so if national rates rise, yours will never go above 7.5%.*

Year	Monthly P&I	Rate	Amount Financed	Purchase Price	Down Payment	APR
1	\$2,427.30	5.5%	\$427,500	\$450,000	5%	8.16%
2	\$2,702.09	6.5%	Payments do not include taxes and insurance. The actual payment obligation may be greater. This is an example only. Rates change Daily. Please call your Mortgage Loan Officer for current rates and details. Any Buy-Down Fee must be paid by the Seller or Lender.			
3-30	\$2,989.14	7.5%				



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*Right here  
with you.*

Member FDIC

[WWW.Colony.Bank/Mortgage](http://WWW.Colony.Bank/Mortgage)  
Bank NMLS# 408873

\*APR Annual Percentage Rate  
\*P&I Principal and Interest Payment

