

Your payment options

8316 Woodland Dr, Unit 5, Darien, IL 60561 | 10% down
\$350,000 purchase price | Planning example | October 16, 2026

Compare a \$10,000 price reduction with possible seller payment help. Seller agreement and loan eligibility have not been confirmed.

Monthly subtotal	Standard	\$10,000 price cut	2/1 buydown	Permanent
Year 1	\$2,867	\$2,805	\$2,455	\$2,760
Year 2	\$2,867	\$2,805	\$2,656	\$2,760
Year 3 onward	\$2,867	\$2,805	\$2,867	\$2,760
Year 1 savings	\$0	\$62	\$412	\$106
Assumed note rate	7.37%	7.37%	7.37%	6.87%

Included: principal, interest, reported 2024 taxes of \$417.17 per month and HOA of \$275 per month.
Excluded: homeowners insurance and PMI. Your full payment will be higher.

\$10,000 credit illustration: about \$7,464 funds the 2/1 subsidy, leaving approximately \$2,536 for other allowable costs. Separate fees reduce the remainder. This is not cash back.

All examples assume a 30 year fixed conventional loan. APR and actual buydown pricing are not provided. The permanent example is 0.50 percentage points below the MND benchmark; its cost is unknown. Taxes, insurance and HOA may change. These are estimates, not a loan offer, approval or rate lock.

Year 1 means months 1 to 12; Year 2 means months 13 to 24; Year 3 onward means months 25 to 360. Savings compare principal and interest only. Rounded amounts may differ by \$1. Options do not assume identical seller costs.

