



YOUR GO-TO
GUIDE FOR
AFFORDABLE
HOMES IN SAN
DIEGO

THE LOWER PAYMENT PLAYBOOK



HEY, I'M ALLIE

Your go-to real estate girl in San Diego.

I've been helping San Diego buyers move into homes they love without worrying about their mortgage rates with this one negotiating option no one else is talking about.

Learn more about 2-1 buydown options and how I can help you find a home you love (and can afford), too!

A handwritten signature of the name "Allie".

HOW A 2-1 BUYDOWN CAN MAKE HOMEOWNERSHIP MORE AFFORDABLE

A 2-1 buydown is a way to temporarily lower your mortgage interest rate for the first two years of your loan. The seller (or builder, or even the lender) pays a fee up front so that your interest rate is discounted:

- Year 1: 2% lower than your original rate
- Year 2: 1% lower than your original rate
- Year 3+: You pay the original locked-in rate for the rest of the loan

So, let's say your fixed rate is 6.5% on a \$300,000 loan:

- Year 1: 4.5% → saves about \$375/month
- Year 2: 5.5% → saves about \$190/month
- Year 3–30: 6.5% → standard payment

Why It Helps Buyers:

- Makes your first two years of homeownership more affordable
- Eases the transition into your mortgage payment
- Helps offset today's higher interest rates while you wait for the chance to refinance

HOW TO ASK FOR A 2-1 BUYDOWN IN YOUR OFFER

Who Pays for It?

Usually the seller (sometimes the builder or lender) covers the upfront cost, which is roughly equal to the total interest savings in the first two years.

How to Include It in an Offer:

1. Talk to your lender first → confirm what a 2-1 buydown looks like for your loan.
2. Work with your agent (hi!) → ask them to include a seller credit toward the buydown in your purchase offer.
3. Present it as a win-win → instead of asking for a lower price, a buydown helps the seller by keeping their sale price intact, while giving you meaningful monthly savings.

The Downside:

If after two years, rates have not gone down, or even worse, they've gone up, your payment may go up at that time. There is a lot to consider when using this option, and it's why I always start with a Mini Consult (see next page).

Bottom Line:

Buying a home is about more than just the purchase price...it's about structuring a deal that works for your life. If you're curious about how a 2-1 buydown could work for you, let's set up a Mini Consult (see next page).

NEXT STEP: A MINI CONSULT

Your Shortcut to Clarity in the Buying Process

Buying a home comes with a lot of questions (and even more opinions from friends, family, and the internet). A mini consult is a quick, no pressure conversation where we cut through the noise and focus on your goals, budget, and options.

How It Works (3 simple steps):

1. Book a time → Choose a time that works for you (on Zoom or in person)
2. Share your goals → Tell me about your situation: what you're looking for, what you're worried about, and where you'd love to be.
3. Walk away with clarity → You'll leave with a simple game plan: how much home you can afford, what neighborhoods make sense, and smart ways to structure your offer.

What We'll Cover (bullet list):

- How to make homeownership more affordable
- What today's market really looks like in our community
- Your next 2–3 steps to move forward with confidence

EMAIL TO SCHEDULE

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CALL/TEXT TO SCHEDULE

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BEFORE YOU GO...



I'm **ALLISON**, your go-to real estate girl in San Diego. Most folks **call me ALLIE**.

I love selling houses, but I also love cocktails by the water in the evenings.



FOLLOW ME
@ALLIEMYPALIE
AND SAY HI!!

My ideal weekend includes snuggles with my pups, date nights with my husband, and Below Deck marathons.



A hill I'll die on: social media is meant to be SOCIAL, not salesy, so I share a lot of behind the scenes on IG @alliemypalie.



I'm obsessed with San Diego and all things home and local.

If you see me around town, please say hey!