

**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!

*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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# 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!