

Increase Affordability Without Cutting Prices

A mortgage rate buydown program for developers:
clean, compliant and cost-effective

The problem: High real estate prices and interest rates shrink affordability, while unsold units increase developers' carrying costs. But cutting prices to boost sales hurts margins and future appraisals.

Ark Preferred Developer Program

The solution: buy down clients' interest rates using our program. Use your incentive dollars to lower your buyers' interest rate for the life of the loan and significantly lower their payments — *all without lowering the purchase price.*

The Program lends itself to a powerful marketing message highlighting rates, not prices. It's a compelling differentiator in a crowded market. And we will help you market it.

Your \$25K investment can deliver more buyer affordability than a \$50K price cut!

Developer funded buy-downs can potentially save the buyer \$100k's over the life of the loan.

It's flexible — the more you buy down, the lower the buyer's rate, and the more they save.

This scenario* shows how our program delivers *more savings to the buyer than a much larger price cut.*

		With \$50k Price cut	Using our Program
Purchase price	\$625k	\$575k	\$625k
Loan amount**	\$500k	\$460k	\$500k
Rate	6.25%	6.25%	5.00%
Buyer payment	\$3078.50	\$2832.30	\$2684.11
Buyer savings		\$246.29	\$394.48
Cost to developer		\$50k	\$27.5k

*For illustration purposes only. Based on 3/1/26 rates, subject to change. **Based on 80% LTV.



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