

This Listing has the following PERKS!

More Reasons to Fall in Love

Up to 1% Lender Credit

Save on closing costs!

- ✓ Use toward closing costs or fees
- ✓ Lower your interest rate with a buydown

Rate Drop Pledge

Refinance with ZERO lender fees!

- ✓ Refinance within 5 years, and we'll waive lender fees
- ✓ Get reimbursed for your appraisal



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Borrowers will receive the lender credit towards their closing costs. In some instances, the credit may be less due to loan program restrictions. This lender credit can be redeemed once the loan closes with NFM Lending Branch NC308 located at 883 Highway 70W, Garner, NC 27529. Only applies to new loan applications and not valid at other locations or for loans that have already locked. This credit is not redeemable for cash or cash equivalents. Void where prohibited by law. This credit expires at 5:00 P.M. EST on 12/31/25. Interest rates are subject to change daily and without notice. Reduction in payment is the result of builder or seller concessions used to buy down the rate and are not guaranteed by NFM Lending. 5% down payment is the responsibility of the borrower. Lender-paid buydown available for 1 year. Reduction in payment for 2- and 3-year buydowns are the result of builder or seller concessions used to buy down the rate and are not guaranteed by NFM Lending. 5% down payment is the responsibility of the borrower. Available for fixed-rate conventional, FHA and VA. USDA also available, with a maximum two-year buydown term. Applies to new or existing home purchases only. Rate Drop Pledge is subject to the refinancing of an outstanding purchase loan originated by NFM Lending between October 17, 2022 and September 30, 2025 that is secured by the same property upon which that borrower previously received from NFM Lending. Rate Drop Pledge is non-transferable and does not apply to loans obtained to purchase a new property, new loans that result in the creation of a separate lien on the current property (i.e., a "home equity loan"), renovation loans, bond loan programs, down payment assistance programs or personal loans (i.e., loans that are not secured by the property). The Rate Drop Pledge may only be used one time by submitting an application directly to NFM Lending once six satisfactory mortgage payments have been made. Offers vary and are subject to change without notice. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. Refinancing an existing loan may result in the total finance charges being higher over the life of the loan. Refinancing an existing loan may result in the total finance charges being higher over the life of the loan. *Borrower must pay for the appraisal upfront. This advertisement must be presented at the time of the loan application in order to be eligible to receive the appraisal voucher. The appraisal fee will be credited to the borrower at the closing of their loan through NFM Lending. The credit for the appraisal will come in the form of a lender credit towards closing costs. Voucher applies to first mortgage loans to purchase or refinance real estate properties made through NFM Lending branch NC308 located at 883 Highway 70W, Garner, NC 27529. Home equity loans, second mortgages, lines of credit, and other loans that are not first mortgages do not qualify for the appraisal waiver. Voucher valid until 12/31/25. Some restrictions apply. Equal Housing Lender. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. MLO licensing information: NC #1109278. NFM, Inc. d/b/a NFM Lending. NFM, Inc. is licensed by: NC #L-135884. For NFM, Inc.'s full agency and state licensing information, please visit www.nfmlending.com/licensing. NFM, Inc.'s NMLS #2893 (www.nmlsconsumeraccess.org). NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. www.nfmlending.com. Copyright © 2025 NFM, Inc. dba NFM Lending. America's Common Sense Lender® Trade/service marks are the property of NFM, Inc. and/or its subsidiaries. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act.

