



# Elks Construction Inc. and Atlantic Bay Mortgage Group®

are teaming up to make your homeownership dreams a reality!

**YOUR  
SPECIAL OFFER**

**1% lender credit up to \$2,500 to  
be used towards closing costs or  
rate buydown.**

**FINANCING PROVIDED BY ATLANTIC BAY, THE BUILDER'S TRUSTED LENDER.**



**Grant Barker**

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NMLS # 393457 [www.atlanticbaymortgage.com](http://www.atlanticbaymortgage.com)

\*Lender credit of 1% of the loan amount not to exceed \$2,500 or amount allowed per program guidelines. Lender credit can be used towards closing costs or rate buy-down. Not applicable to Construction-to-Permanent, Bond, or Conventional ARMS. You may choose any lender to meet your financing needs, however to be eligible to receive offer advertised you must work with trusted lender Atlantic Bay Mortgage Group, L.L.C.

If you have a brokerage relationship with another agency, this is not intended as a solicitation. Featured builder company is not mortgage lender so you should contact Atlantic Bay Mortgage Group, L.L.C. directly to learn about its products and your eligibility for such products. All information deemed reliable but not guaranteed. Limit one promotion per transaction. Must be presented at time of application. Not redeemable for cash value. Offer valid through 12/31/2024. Other program and lender restrictions may apply. Loan programs, interest rates, and fees are subject to change without notice. All loans subject to income verification, credit approval and property appraisal. Not a commitment to lend. Atlantic Bay Mortgage Group, L.L.C. NMLS #72043 ([nmlsconsumeraccess.org](http://nmlsconsumeraccess.org)) is an Equal Opportunity Lender, Located at 600 Lynnhaven Parkway Suite 100 Virginia Beach, VA 23452.

# You're not just building a home. You're creating memories.

## Save yourself some money with Truist, a preferred lender of A Elks Construction

Your new home is more than hardwood and dry wall. It's a place to create special moments with the ones you love. To help you stay focused on what matters most, we've teamed up with your builder to provide some savings on your loan.

**We're offering you a special 0.5% credit toward your closing costs,<sup>1</sup> meaning more of your cash stays in your pocket.**

Why choose a preferred lender like us? Your Truist Mortgage Loan Officer is specially trained in originating new construction loans. We'll educate you about your choices from a wide range of financing options, make sure you feel comfortable with the mortgage you choose, and keep you informed from start to finish.

**You're eligible for a credit of 0.5%** of your Truist mortgage loan amount that's payable toward your closing costs<sup>1</sup>—reducing the cash you'll need to close on your home.

**For example:**

- On a \$250,000 mortgage, your credit will be \$1,250.
- On a \$500,000 mortgage, your credit will be \$2,500.

**Let's work together.  
Contact us today.**



Clay Brown  
VP, Mortgage Loan Officer

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NMLSR# 664225

<sup>1</sup>Offer may not exceed maximum seller contribution limits set by lender. Closing cost credit of 50 basis points of the first mortgage loan amount is valid only for the purchase of a home, provided that the closing cost agreement between above-mentioned builder and Truist is still valid on the date the mortgage loan application is submitted. Offers, prices, and programs are subject to change without notice. Subject to credit approval.

Truist Bank is an Equal Housing Lender.

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**TRUIST** 

**Mortgage**

# Realize your homeownership dream.

## Community Homeownership Incentive Program (CHIP100)

The money you need to buy a home may be less than you think. Our CHIP loan is structured to address homeownership challenges like down payment funds, closing costs, and income requirements.

CHIP requirements <sup>1</sup>	
Financing available in limited geographic locations. Ask your loan officer for details on market availability. Markets are subject to change without notice at any time.	Up to 100%
Maximum income	No maximum income if the home is located within a low- or moderate-income (LMI) census tract. For homes located outside a LMI census tract, qualifying income must be less than or equal to 80% of FFIEC Area Median Income (AMI) limits.
Maximum loan amount	Eligible up to the maximum conforming loan limits. Contact your mortgage loan officer for details.
Mortgage insurance	Not required
Down payment/closing costs	Qualified gifts, grants, and loans. Minimum \$500 of client's funds.
Home inspection	Not required (but recommended)
Home buyer education	Required
Escrow for taxes and insurance	Required
Seller Contribution	Up to 6%

### Homeownership may be possible. Let's talk about how we can help.



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Single-family (1 unit), owner-occupied completed units (including planned unit developments, town homes, and warrantable condominiums) are eligible properties under this program.

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## Mortgage