

For information about this property, contact:



REALTOR NAME HERE
Real Estate Agent

Cell 1-888-240-2244
sample@lenderdesign.com
www.LenderDesign.com

RE COMPANY NAME HERE
12118 Dream Home Pkwy - Suburb, US 01234
This is not a real real estate agent or company



If you have an existing relationship with a real estate company/agent, this is not a solicitation.

3874 Portside Drive NW - Suburb, US 01234

4 Bedrooms | 3.5 Baths | 3,292 sq ft | Built in 2020 | Lot Size: 0.65 acres

Your own private resort in Clayton! This 4BR/3.5BA, 3,236 sq. ft. home features a main-level primary suite with spa-style bath, plus a backyard oasis with an in-ground fiberglass pool. The open-concept kitchen boasts granite counters, an oversized island, and gas cooktop. Upstairs offers 3 bedrooms, walk-in closets, an office, and a bonus room. Enjoy a screened porch, grilling deck, and fenced yard—minutes to Downtown Clayton, with easy highway access and ~20 min to Raleigh.



Price: \$510,000

Rates, terms, and fees effective as of 07/24/2026

LOAN PROGRAM	Conv. 30-Yr Fixed 20% Dwn	FHA 30-Year Fixed	Conv. 30-Yr Fixed 5% Down
INTEREST RATE	6.350%	5.925%	6.400%
ANNUAL PERCENTAGE RATE	6.509%	7.129%	7.208%
DOWN PAYMENT	20% (\$102,000)	3.5% (\$17,850)	5% (\$25,500)
LOAN AMOUNT	\$408,000	\$500,763	\$484,500
LOAN TERM (YEARS)	30	30	30

ESTIMATED MONTHLY PAYMENT INFORMATION

PRINCIPAL & INTEREST (P&I)	\$2,539	\$2,978	\$3,031
MORTGAGE INSURANCE	\$0	\$349	\$303
TAXES + INSURANCE + HOA	\$485	\$485	\$485
TOTAL MONTHLY PAYMENT	\$3,024	\$3,812	\$3,819

ESTIMATED FEES / COSTS / DISCOUNT

POINTS + ORIGATION FEE	\$895	\$895	\$5,134
CLOSING COSTS + SETTLEMENT FEES	\$5,100	\$6,260	\$6,056
PREPAIDS	\$2,850	\$2,953	\$2,990
DISCOUNT/CREDIT/REBATE	-\$ 0	-\$ 0	-\$ 0
TOTAL FUNDS DUE AT CLOSING	\$110,845	\$27,958	\$39,680

Notice: The loan scenarios and data herein are estimations and are intended for informational purposes only. They do not constitute a loan approval, rate quote, guarantee, or commitment to lend. Actual rates, payments, and costs may vary based on credit qualification, property appraisal, loan-to-value ratio, and market conditions. Additional fees/costs may apply. All loans are subject to credit approval and property verification. Interest rates and all data shown are subject to change without notice. Restrictions and conditions may apply. By default, any FHA, VA, or USDA loans displayed will include upfront fees/premiums financed into the loan amount. You must complete a mortgage application to receive an official Loan Estimate.

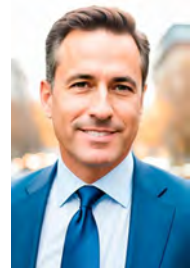
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For mortgage information, call:

LOAN OFFICER NAME HERE

Mortgage Loan Officer
NMLS ID # XXXXXX

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Mortgage Company Name Here NMLS ID # 000N/A (www.nmlsconsumeraccess.org)

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