



**220 E College St.
Franklinton, NC 27525
MLS#10129016
\$325,000**

A cozy RANCH plan by Genesis Building Company! NO HOA and 100% USDA Financing Available! Beautiful upgraded LVP flooring span throughout the main living areas! Vaulted ceilings, designer lighting and crown molding throughout! Kitchen: center island with barstool seating, granite countertops, custom white painted cabinets with crown trim and matte black hardware, single-bowl stainless sink with a window above overlooking the backyard, stainless steel appliances, recessed lights and pantry! Opens to the casual dining area with slider door to the rear grilling patio! Vaulted owner's suite features a designer ceiling fan with light and en-suite bath with a painted dual vanity with granite top and rectangular sinks, large walk-in shower with rain shower, and oversized walk-in closet! Family room: open concept perfect for entertaining with vaulted ceiling, recessed lights and ceiling fan! 1-car garage with laundry room access!

Conventional 30 YR Fixed (90% LTV)		USDA 30YR Fixed (100% LTV)		FHA 30 YR Fixed (96.5% LTV)	
Down Payment	\$32,500	Down Payment	\$0	Down Payment	\$11,375
Loan Amount	\$292,500	Loan Amount	\$328,282	Loan Amount	\$319,113
Interest Rate	5.875%	Interest Rate	5.25%	Interest Rate	5.25%
APR	6.107%	APR	5.716%	APR	5.978%
PMI	\$68.25	PMI	\$95.14	PMI	\$142.83
P&I (Payment does not include taxes and insurance)	\$1,730.25	P&I (Payment does not include taxes and insurance)	\$1,812.79	P&I (Payment does not include taxes and insurance)	\$1,762.15
Monthly Payment	\$1,798.50	Monthly Payment	\$1,907.93	Monthly Payment	\$1,904.98

Information is for illustrative purposes only and does not constitute a loan. Payment does not include taxes, insurance, or HOA fees. The actual payment obligation will be greater. JUMBO and ARM products also available. No discount points involved on these loans. Rates assume 740+ credit score. Rates are subject to change.



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