



**218 E College St.
Franklinton, NC
27525
MLS#10120029
\$295,000**

This charming RANCH plan is offered by Genesis Building Company! NO HOA and 100% USDA Financing Available! Beautiful upgraded LVP flooring span throughout the main living areas! Designer lighting and crown molding throughout! Kitchen: 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 french door to the rear grilling patio! Owner's suite: offers crown molding, ceiling fan with light and en-suite bath with painted dual vanity with granite top and rectangular sinks, large walk-in shower with transom, linen closet and spacious walk-in closet! Family room: open concept perfect for entertaining with crown molding and ceiling fan! Rear storage closet for extra storage space!

Conventional 30 YR Fixed (90% LTV)		USDA 30YR Fixed (100% LTV)		FHA 30 YR Fixed (96.5% LTV)	
Down Payment	\$29,500	Down Payment	\$0	Down Payment	\$10,325
Loan Amount	\$265,500	Loan Amount	\$297,979	Loan Amount	\$289,656
Interest Rate	5.875%	Interest Rate	5.25%	Interest Rate	5.25%
APR	6.113%	APR	5.718%	APR	5.98%
PMI	\$61.95	PMI	\$86.35	PMI	\$129.64
P&I (Payment does not include taxes and insurance)	\$1,570.53	P&I (Payment does not include taxes and insurance)	\$1,645.45	P&I (Payment does not include taxes and insurance)	\$1,599.49
Monthly Payment	\$1,632.48	Monthly Payment	\$1,731.80	Monthly Payment	\$1,729.13

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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