

100% Financing Available



Welcome home to this beautifully maintained 3-bedroom, 2.5-bath residence nestled in a desirable Garner community. Offering the perfect blend of comfort, convenience, and functionality, this home features a spacious floor plan designed for modern living. Conveniently located with quick access to I-40, US-70, and I-540, this property offers an easy commute to Raleigh, RTP, and RDU. You'll also enjoy being just minutes from shopping, dining, parks, and all the amenities that make Garner one of the Triangle's most sought-after communities. Contact Melissa about FNB's Homeownership Plus Program which offers \$5,000 towards closing costs. An additional \$5,000 is also available to reduce down payment and doesn't need to be repaid provided certain conditions are met.



Melissa Kolodziej

AVP / Community Homeownership Specialist

NMLS ID #2363985

📞 919-815-6457

🌐 <https://www.fnb-online.com/mortgage/kolodziejm>

✉️ KolodziejM@fnb-corp.com

131 White Oak Garden Way, Garner 27529

Financing Notes	FNB FHOP + Fixed Rate	CONV Fixed Rate	FHA REG Fixed Rate
Sales Price	\$383,000	\$383,000	\$383,000
% Down	0.00%	3.00%	3.50%
First Loan	\$378,000	\$371,510	\$376,062
Term	30 Years	30 Years	30 Years
Rate/APR*	6.875%/6.999%	6.875%/7.815%	6.750%/7.604%
2nd Loan	\$5,000	N/A	N/A
Term	5 Years	N/A	N/A
Rate/APR*	0.000%/0.000%	N/A	N/A

CASH TO CLOSE			
Down Payment	\$0	\$11,490	\$13,405
Closing Costs	\$5,698	\$5,685	\$5,621
Prepays/Impounds	\$4,813	\$4,767	\$4,761
Grant	-\$5,000	-\$0	-\$0
Total \$ Required	\$5,511	\$21,942	\$23,787

HOUSING EXPENSE			
First Loan P & I	\$2,483	\$2,441	\$2,439
Taxes, Ins & MI	\$495	\$818	\$662
2nd Loan	\$0	\$0	\$0
Total Monthly Pmt	\$2,978	\$3,259	\$3,102

*APR = Annual Percentage Rate



First National Bank

210 N Main Street
Fuquay-Varina NC 27526



Rates effective 09/10/26. FNB NMLS #766529 Tax and Insurance amounts listed are based on averages, the actual amounts may be higher. Closing costs assumptions: your credit score is 760 or greater, this property is your primary residence. THIS IS NOT A LOAN ESTIMATE. Your actual rate, payment, and costs could be higher. The monthly payment amounts shown include mortgage insurance, if required. Get an official Loan Estimate before choosing a loan. Speak with your Mortgage Loan Officer for further details. This is not an offer of credit or a commitment to lend. All loans are subject to credit and property approval. Rates, closing costs and fees are subject to change without notice.

