

Townhouse - 100% Financing Available

6014 Kohler Lane, Raleigh NC



Welcome home to this move-in ready townhome offering the perfect combination of comfort, convenience, and low-maintenance living. One of the home's most sought-after features is the spacious first-floor primary suite, allowing you to enjoy the convenience of main-level living. The bright, open living room features soaring two-story ceilings and a cozy fireplace, creating a warm and inviting space for everyday living. The kitchen flows seamlessly into the dining area, making it easy to host family and friends. Step outside to enjoy your morning coffee on the welcoming front porch or unwind on the private back deck overlooking a peaceful wooded area. Location is everything! 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



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First National Bank

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210 N Main Street
Fuquay-Varina NC 27526

Financing Notes	FNB FHOP+ Fixed Rate	FHA REG Fixed Rate	CONV Fixed Rate
Sales Price	\$290,000	\$290,000	\$290,000
% Down	0.00%	3.50%	3.00%
First Loan	\$285,000	\$284,747	\$281,300
Term	30 Years	30 Years	30 Years
Rate/APR*	6.750%/6.904%	6.625%/7.505%	6.750%/7.723%
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	\$10,150	\$8,700
Closing Costs	\$5,514	\$5,435	\$5,506
Prepays/Impounds	\$3,624	\$3,595	\$3,600
Grant	-\$5,000	-\$0	-\$0
Total \$ Required	\$4,138	\$19,180	\$17,806

HOUSING EXPENSE			
First Loan P & I	\$1,849	\$1,823	\$1,825
Taxes, Ins & MI	\$375	\$502	\$620
2nd Loan	\$0	\$0	\$0
Homeowners Assoc.	\$214	\$214	\$214
Total Monthly Pmt	\$2,438	\$2,540	\$2,659

*APR = Annual Percentage Rate



Rates effective 08/28/26. 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.

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