

Home financing options

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WELLS
FARGO Home Mortgage

Mortgage Information Contact:

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NMLS ID 463473

Wells Fargo Home Mortgage

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(703) 810-3304 (M)

homeloans.wellsfargo.com/scott-w-hawkins
scott.w.hawkins@wellsfargo.com

6421 Hatchies Dr - Raleigh, NC 27610



Asking Price:

\$269,000

Year Built:

2013

Bedrooms:

4

Square Feet (approx):

1804

Bathrooms:

2 Full & 1 Half

Lot Size:

see plat map

Property Presented by:

Sharon Baldwin

Lic.: 169476

Sunflower Realty Llc

(919) 669-6644

sbaldwin20@nc.rr.com

30-Year Fixed Rate with BPMI

30-Year Fixed-Rate VA

30-Year Fixed-Rate FHA

30-Year Fixed Rate with BPMI Dream. Plan. Home. ® mortgage

Loan Amount:	\$254,011	\$257,821	\$258,456	\$254,011
Down Payment:	\$14,995	\$14,995	\$14,995	\$14,995
Term (Months):	360	360	360	360
Interest Rate:	7.000%	6.500%	6.375%	6.875%
APR:	7.377%	6.758%	7.224%	7.241%
Points:	1	0.625	0.75	1
Closing Costs: (Includes est. prepaid expenses)	\$7,611	\$5,404	\$7,093	\$7,611
Total Monthly Payment*: consisting of:	\$2,121	\$2,017	\$2,104	\$2,098
Property Taxes:	\$220	\$220	\$220	\$220
Homeowners Insurance:	\$67	\$67	\$67	\$67
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$44	\$0	\$105	\$42
Principal & Interest:	\$1,690	\$1,630	\$1,612	\$1,669

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan. See page two for more disclosures.

For informational purposes only: Sunflower Realty LLC is not a mortgage lender. Contact Wells Fargo Home Mortgage directly for more information. The payments shown assume an **Estimated Sales Price of \$269,006** with a **Down Payment of \$14,995** and a **Loan Amount of \$254,011**

i Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan. Rates shown are based on a credit score of 760 for conforming loans and 740 for FHA and VA loans. We're here to help. Contact a home mortgage consultant to learn more.

Rates, terms, and fees as of 9/20/2026 11:07 AM Eastern Daylight Time and subject to change without notice.

General Disclosures

- For the 30-Year Fixed Rate product, you may also prequalify for the Dream. Plan. Home.® program based on your income and the county in which the property securing the mortgage is located. If your property is in a different county, eligibility for the Dream. Plan. Home.® program may change. Final eligibility for this program will be confirmed during the application process.
- We based the mortgage interest rates shown on a 30-day rate lock period. Under certain circumstances, a 30-day rate lock may not be available. [Learn more](#) about your rate lock options and costs.
- Mortgage rates and loan options displayed depend on a number of variables, including the accuracy of the information you have entered, which is subject to verification, credit and property approval.
- The amounts provided above for Estimated Total Closing Costs, taxes and insurance are estimates based on the state selected. This is NOT a mortgage loan approval or commitment to lend. The actual fees, costs and monthly payment on your specific loan transaction may vary, and may include city, county or other additional fees and costs.
- Assumes 12 days per diem interest.
- The loan options shown in your results are based on information you have provided, and are displayed as a convenience for comparison purposes. In many cases, additional products, programs and loan features may be available. Contact us to find out about other options that may be available to you.
- There may be tax advantages to paying discount points on a purchase of a home. (Consult your tax advisor for information regarding deductibility of points).
- The annual percentage rate (APR) is a measure of the cost to borrow money expressed as a yearly percentage. For mortgage loans, excluding home equity lines of credit, it includes the interest rate plus other charges or fees (such as mortgage insurance, discount points, and origination charges). For home equity lines, the APR simply reflects the interest rate. When shopping for a mortgage, you can use the APR to compare the costs of similar loans between lenders.
- Based on the information provided, your appraisal fee may vary.

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- Proof of insurance is required prior to closing. At closing, we may require you to deposit tax, insurance and other applicable escrow reserves with us. These reserves may vary from the estimates provided and may include a cushion for future payments. In addition, if the real estate taxes on the property are due within 60 days after your closing date, the taxes due must be paid at closing.
- Mortgage insurance is required on conventional loans with loan amounts greater than 80% of the home value. This loan option includes a Borrower Paid Mortgage Insurance (BPMI) premium, the cost of which is added to the monthly principal and interest payment.
- BPMI may be tax deductible - consult your tax advisor for information regarding tax deductibility. You can request cancellation of BPMI when your loan principal balance reaches 80% of the original property value (lesser of the initial appraised value or purchase price), otherwise BPMI is automatically canceled when your loan principal balance is scheduled to reach 78%. You can terminate BPMI faster by paying down the principal balance.



VA

- Up to 100% financing may be available for qualified borrowers. Most VA loans require the borrower to pay a 'funding fee'. This fee may be paid out of pocket or financed into the loan amount. At the direction of the United States Congress and the Department of Veterans Affairs, VA Funding Fees may increase or decrease without notice.
- If you meet the eligibility requirements of the VA program, gifts or grants may be used for down payments.
- Customers must meet all eligibility requirements for the VA program. Contact Wells Fargo to discuss current VA eligibility requirements.

FHA

- FHA loans require** both an upfront and in most cases, a monthly mortgage insurance premium. The premium varies based on the individual loan characteristics. In many instances, you may find FHA to be a more expensive financing option and should be considered after thoroughly evaluating all other product options that meet your credit qualifying and financial needs.
- FHA allows the use of gift funds toward all or in some cases, a portion, of the down payment. FHA loans have lower down payment requirements (as low as 3.5%). This can help reduce the amount of cash needed to close.

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