



2 FINANCING OPTIONS • PORTFOLIO

6045 Balance Court

🏠 Raleigh, NC 27616 • 5401 North

🛏️ 4 Beds 🛁 3 Baths 📏 0.1 Acres

Welcome to Resort-Style living in this beautifully upgraded 4-bedroom, 3-bathroom home in Raleigh's sought-after 5401 North community, where modern convenience meets low-maintenance living. Built on a private, flat lot next to a tree buffer in the back and side, this thoughtfully designed home showcases premium builder upgrades, custom finishes, an open-concept floor plan, 9-foot ceilings,...

SALES PRICE **\$559,000**

Loan Comparison 6045 BALANCE COURT	PORTFOLIO 30 YR ARM	PORTFOLIO 30 YR FIXED
	30 Year Portfolio ARM – 0% Down	30 Year Portfolio Fixed – 0% Down
	LOAN TERMS	
Loan Amount	\$559,000 100.0%	\$559,000 100.0%
Interest Rate	6.600%	6.875%
APR	6.643%	6.918%
Points	0.000%	0.000%
	YOUR NUMBERS	
Monthly Payment	\$4,093 /mo LOWEST PAYMENT	\$4,195 /mo
Monthly Difference	\$0	+\$102
Est. Cash to Close	\$7,898 LOWEST CASH TO CLOSE	\$7,907

YOUR NEXT STEP

Let's discuss your options

Get pre-approved in about 15 minutes — it's free, there's no obligation, and I'll walk you through both.



Beau White • Southern First • NMLS# 347839
Call or text (404) 641-4131 • bwhite@southernfirst.com



SCAN TO START

Advertisement only — not a loan approval, commitment to lend, Loan Estimate, or rate-lock offer. All figures shown — including any interest rate with its annual percentage rate (APR), down payment, loan amount, term, and payments — are estimates for illustration and comparison, based on stated assumptions and a representative credit profile; they are not guaranteed and may not be available to all applicants. Rates and terms are effective 9/21/26 and subject to change without notice. All loans are subject to borrower and property qualification, including credit approval, appraisal, and underwriting; terms vary by loan program. Programs shown (which may include Conventional, FHA, VA, and USDA) are not endorsed or guaranteed by any government agency. Adjustable-rate options: the rate and payment can increase after the initial fixed period. Not an offer to lend where Southern First is not licensed.

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Date: 9/21/26
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