



Home Mortgage

Home financing options

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WELLS FARGO Home Mortgage

Mortgage Information Contact:

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NMLSR ID 929713

Wells Fargo Home Mortgage

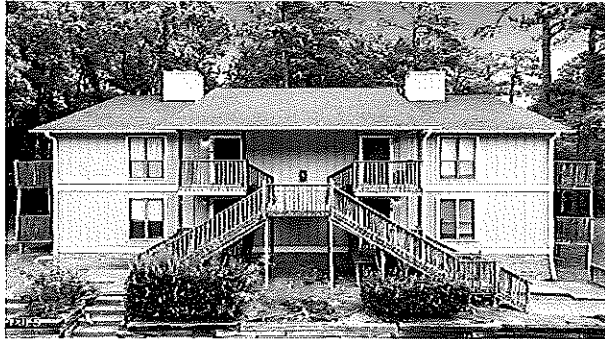
(919) 637-2471

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<https://homeloans.wellsfargo.com/jim-young2>

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5816 Pointer Dr - Raleigh, NC



Asking Price:
\$175,000
Year Built:
1985

Bedrooms:
2
Square Feet (approx):
1134

Bathrooms:
2 Full
Lot Size:

Property Presented by:
Tammy Dunn
Lic.: 290628
Coldwell Banker HPW
(919) 889-1115 (M)
dunnt@hpw.com



30-Year Fixed Rate with BPPI

30-Year Fixed-Rate VA

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

Loan Amount:	\$166,250	\$168,743	\$166,250
Down Payment:	\$8,750	\$8,750	\$8,750
Term (Months):	360	360	360
Interest Rate:	6.625%	5.875%	6.250%
APR:	7.347%	6.174%	6.975%
Points:	0.75	0.875	0.875
Closing Costs: (Includes est. prepaid expenses)	\$6,068	\$5,213	\$6,276
Total Monthly Payment*: consisting of:	\$1,434	\$1,295	\$1,392
Property Taxes (Est.):	\$147	\$147	\$147
Homeowners Insurance:	\$150	\$150	\$150
HOA/Dues/Fees:	\$0	\$0	\$0
PMI:	\$72	\$0	\$71
Principal & Interest:	\$1,065	\$998	\$1,024

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



WELLS FARGO

Wells Fargo Dream. Plan. Home.SM closing cost credit

The Dream. Plan. Home. closing cost credit may be available to use toward paying certain closing costs for a home loan. Please read below for important information. Eligibility criteria for the closing cost credit is subject to change.

What is the Dream. Plan. Home. closing cost credit?	The Dream. Plan. Home. closing cost credit is a monetary award of up to \$5,000 for purchase loans that we provide for qualified homebuyers to use toward the closing costs of their home loan.
What can the closing cost funds be used for, and do the funds need to be repaid?	• Funds can only be used for one-time closing costs, such as title insurance, recording fees, and other one-time costs related to a mortgage. • Funds cannot be used toward things like; down payment, prepaid items, or recurring costs such as property taxes and homeowners insurance. • No cash back is allowed from the closing cost credit. • The closing cost credit does not have to be repaid.
How do you qualify for the Dream. Plan. Home. closing cost credit?	The following requirements must be met to qualify: • The homebuyer must be approved for an eligible Wells Fargo mortgage. • Qualifying income must be less than or equal to 80% of the area median income in the county where the property is located. • The property must be located in an eligible area. • The property must be occupied as a primary residence.
When and how is the Dream. Plan. Home. closing cost credit confirmed?	• We'll confirm approval for the closing cost credit after the homebuyer's loan application and information have been reviewed. • The final Closing Disclosure will show the final amount of the closing cost credit (see "Paid by Other" column on page 2). This disclosure will be provided at least three business days prior to the loan closing.
What things may affect eligibility for the Dream. Plan. Home. closing cost credit?	The following things may affect homebuyer eligibility for the closing cost credit: • Changes to income or property location prior to closing could make the homebuyer ineligible. Homebuyers should contact us right away if their income or property location changes. • Changes to the property sales price may also make the homebuyer ineligible. • If the conditional approval or commitment letter expires and the property is located in a county that is no longer eligible. • Not all property types may be eligible. • Closing cost credit cannot be used in connection with the financing of a Wells Fargo real estate owned (REO) property purchase.

Questions?

For questions about the Dream. Plan. Home. closing cost credit, please contact your home mortgage consultant or private mortgage banker.