

\$518,500

4753 Sunset Lake Road
Apex, NC 27539




**TOWNE BANK
MORTGAGE**



COLDWELL BANKER

**HOWARD PERRY
AND WALSTON**

Property Description:

Updated, move-in ready, and perfectly positioned on a rare 0.60-acre lot! This beautifully refreshed 4-bedroom, 2,335-square-foot home features fresh interior paint, brand-new carpet, LVP flooring, and both HVAC systems recently replaced

How a 2-1 Buy down works:

- Buydown is paid by seller (or builder)
- Home buyer's interest rate is lowered by 2% and 1% in years 1 and 2, respectively
- After three years, original interest rate continues for the life of the loan

SQ Feet: 2,435

Bedrooms: 4

Bath: 3.00

2-1 Buy Down Scenario Example:

\$3,449

Estimated
Payment

2-1 Buy down | **Year 1**

Loan Amount: \$489,250
Principal & Interest: \$2797
Taxes: \$352
Homeowner's Insurance: \$150
Mortgage Insurance: \$125
Monthly Savings: \$647

\$3,765

Estimated
Payment

2-1 Buy down | **Year 2**

Loan Amount: \$489,250
Principal & Interest: \$3,113
Taxes: \$352
Homeowner's Insurance: \$150
Mortgage Insurance: \$125
Monthly Savings: \$331

\$4,096

Estimated
Payment

2-1 Buy down | **Year 3-30**

Loan Amount: \$489,250
Principal & Interest: \$3,444
Taxes: \$352
Homeowner's Insurance: \$150
Mortgage Insurance: \$125
Monthly Savings: \$XXX

1)Monthly savings based on year 1 or 2 payments versus year 3. *Scenario shown used the 2-1 temporary buy down with a conventional 30 year mortgage. Scenario assumes a sales price of \$518,500 with \$25,750 down payment, 740+ credit score, and Annual Percentage Rate of 7.5%. Mortgage rate for this loan will be 5.5% for the first year, 6.5% for the second year, and 7.5% for the third year which will continue for the life of the loan thereafter. Rate pulled 10/08/2026, rates change daily. Certain loan programs do not allow buy downs, additional restrictions may apply. Savings will vary. Contact your loan officer for more details. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval. Payments shown are principal and interest. The actual payment obligation will be greater.

Buydown amount must be considered in seller contribution limits for FMNA, FHLMC, FHA, and VA guidelines. Borrower must qualify for final note rate.

Contact us today to learn more.



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