$557,000

152 Sharp Top Trail
Apex, NC 27502



TOWNE BANK MORTGAGE

COLDWELL BANKER

HOWARD PERRY AND WALSTON

EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED

Property Description:

This beautiful 5 bedroom transitional home with bright open floor plan has a 1st floor primary bedroom and an additional 1st floor bedroom/ office! Located in popular Peakway Village-- just 3 minutes to Beaver Creek Commons

SQ Feet: 2,839
Bedrooms: 5
Bath: 3.00

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

2-1 Buy Down Scenario Example:

$3,018 Estimated Payment
2-1 Buy down | **Year 1**

Loan Amount: $445,600
Principal & Interest: $2,461
Taxes: 432
Homeowner's Insurance: $125
Mortgage Insurance: $0
Monthly Savings: $597

$3,301 Estimated Payment
2-1 Buy down | **Year 2**

Loan Amount: $445,600
Principal & Interest: $2,744
Taxes: $432
Homeowner's Insurance: $125
Mortgage Insurance: $0
Monthly Savings: $296

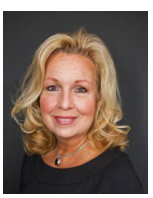
$3,597 Estimated Payment
2-1 Buy down | **Year 3-30**

Loan Amount: $445,600
Principal & Interest: $3,040
Taxes: $432
Homeowner's Insurance: $125
Mortgage Insurance: $0
Monthly Savings: $0

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 $557,000 with $111,400 down payment, 740+ credit score, and Annual Percentage Rate of 7.352%. Mortgage rate for this loan will be 5.25% for the first year, 6.25% for the second year, and 7.25% for the third year which will continue for the life of the loan thereafter. Rate pulled 11/02/2026, 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.



Kathy Beacham
Realtor/Broker
License: 163225
Cell: 919.632.1807 | Office: 919.632.1807
kathy@kathybeacham.com
www.kathybeacham.com
9051 Strickland Road, 200, Raleigh, NC 27615



Doug Anderson
Senior Mortgage Loan Officer-Team Anderson
NMLS# 71843
Cell: 919.520.2005 Office: ..
doug.anderson@townebankmortgage.com
townebankmortgage.com/douganderson
3535 Glenwood Ave, Suite 101, Raleigh, NC 27612

COLDWELL BANKER HOWARD PERRY AND WALSTON

Scan QR Code

TOWNE BANK MORTGAGE

Scan QR Code

TowneBank Mortgage NMLS# 512138. The information contained herein (including but not limited to any description of TowneBank Mortgage, its affiliates and its lending programs and products, eligibility criteria, interest rates, fees and all other loan terms) is subject to change without notice. This is for informational purposes only. Advertised real estate company is not a mortgage lender and so you should contact TowneBank Mortgage directly to learn more about its mortgage products and your eligibility for such products. If your house is already listed with an agent, this is not intended to solicit that listing. This is not a commitment to lend.

REALTOR® EQUAL HOUSING OPPORTUNITY EQUAL HOUSING LENDER