WELLS FARGO Home Mortgage

Home financing options

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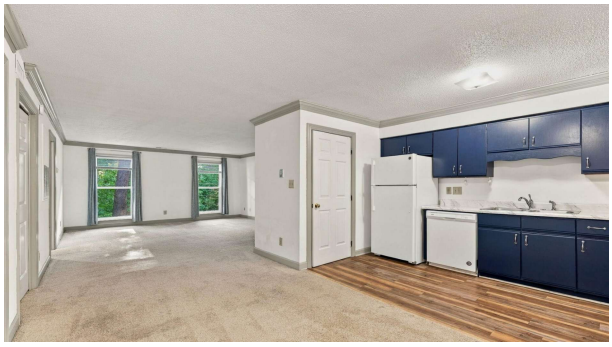
Mortgage Information Contact:

Trinnie T O'Connor

NMLSR ID 117652
Wells Fargo Home Mortgage PMB

(919) 412-6825
(919) 446-5693 (M)
www.trinnie.com
trinnie.oconnor@wellsfargo.com

3502 Ivy Commons Dr - Raleigh, NC



Asking Price: **$214,900**
Year Built: **1988**
Bedrooms: **2**
Square Feet (approx): **917**
Bathrooms: **2 Full**
Lot Size:

Property Presented by:
Suzie Smith
Lic.: 313138
Costello Real Estate & Investm
911 Paverstone Drive Suite A, Raleigh, NC 27615
(919) 833-8244
suzie@landtolistings.com



	30-Year Fixed Rate	30-Year Fixed-Rate VA	15-Year Fixed Rate	5/6-Month ARM	30-Year Fixed Rate Dream. Plan. Home. ® mortgage
Loan Amount:	$171,920	$174,069	$171,920	$171,920	$171,920
Down Payment:	$42,980	$42,980	$42,980	$42,980	$42,980
Term (Months):	360	360	180	360	360
Interest Rate:	7.375%	6.500%	6.750%	6.750%	6.875%
APR:	**7.615%**	**6.771%**	**7.146%**	**6.983%**	**7.133%**
Points:	0.75	0.75	0.875	1	1
Closing Costs: (Includes est. prepaid expenses)	$5,986	$4,934	$6,201	$7,298	$6,416
Total Monthly Payment*: consisting of:	**$1,528**	**$1,441**	**$1,862**	**$1,456**	**$1,470**
Property Taxes (Est.**):	$181	$181	$181	$181	$181
Homeowners Insurance:	$150	$150	$150	$150	$150
HOA/Dues/Fees:	$10	$10	$10	$10	$10
PMI:	$0	$0	$0	$0	$0
Principal & Interest:	$1,187	$1,100	$1,521	$1,115	$1,129

Projected Payments Detail:

5/6-Month ARM: $1,115 at 6.750% in Years 1-5, and $1,102 at 6.625% in Years 6-30 (APR: 6.983%)

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: Costello Real Estate & Investm is not a mortgage lender. Contact Wells Fargo Home Mortgage PMB directly for more information. The payments shown assume an **Asking Price** of **$214,900** with a **Down Payment** of **$42,980** and a **Loan Amount** of **$171,920**

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 11/06/2026 02:22 PM Eastern Standard 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 27 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.*

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.

- *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.*

EQUAL HOUSING OPPORTUNITY EQUAL HOUSING LENDER

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.*

Adjustable Rate Mortgages (ARMs)

- *Interest rates and payments may increase after consummation. After the initial fixed period, your interest rate may change periodically according to the market index. Any change may significantly impact your monthly payment. Since the index in the future is unknown, the First Adjusted Rate and Payments displayed are based on the current index plus the margin (fully indexed rate) at time of scenario/disclosure.*
- *For conforming and jumbo ARM interest rates, your new mortgage rate at adjustment will be based on an industry-determined index rate added to a Wells Fargo margin. You'll receive specific index and margin information during the application process.*

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