APPRAISAL ASSURANCE
BY ANNIEMAC CASH2KEYS

CERTIFICATION

Property Address	1268 Sidney Creek Dr, Zebulon, NC 27597
Warranted Value	$325,000
Loan to Certified Value Ratio	90%
Warranted Down Payment	$32,500 (10%)
Loan Officer	Kea Blevins
Date of Issuance	11/16/2026

Warranties

This Appraisal Assurance Certification warrants that AnnieMac Home Mortgage can finance the purchase of the above property regardless of the appraised value.

An appraisal may be required and any repairs required by the appraisal must be completed prior to closing.

- Not valid for contracts executed more than 30 days from the Date of Issuance.
- Occupancy must be a primary residence or second home.
- If the Loan to Certified Value Ratio above exceeds 80%, mortgage insurance will be part of the mortgage at a rate determined by the ratio.



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ANNIEMAC HOME MORTGAGE

Corp NMLS#: 338923. AnnieMac Home Mortgage 700 East Gate Drive Suite 400, Mt Laurel, New Jersey 08054
© 2026 American Neighborhood Mortgage Acceptance Company LLC (dba AnnieMac Home Mortgage, OVM with AnnieMac Home Mortgage, Unify Home Lending, HSL Powered by AnnieMac Home Mortgage). 700 East Gate Drive, Suite 400. Mount Laurel, NJ 08054 Lender NMLS ID# 338923 (www.nmlsconsumeraccess.org)(www.annie-mac.com). Warranties: The AnnieMac Appraisal Assurance Certification warrants that AnnieMac Home Mortgage can finance the purchase of the above property regardless of the appraised value. An appraisal may be required and any repairs required by the appraisal must be completed prior to closing. Not valid for contracts executed more than 30 days from the Date of Issuance. Occupancy must be a primary residence or second home. If the Loan to Certified Value Ratio above exceeds 80%, mortgage insurance will be part of the mortgage at a rate determined by the ratio. Stipulations: The Certification is not a credit decision or commitment to lend. Financing is subject to underwriting approval and other conditions. The Certification is not an appraisal. A buyer's decision on whether to waive the appraisal contingency should be made after thorough consideration of the risks and consultation with a real estate professional. This property has received Appraisal Assurance by AnnieMac Cash2Keys. Qualified conventional buyers may waive the appraisal contingency and the mortgage payment remains the same regardless of appraised value. Contact an AnnieMac Home Mortgage Licensed Mortgage Originator for more information. Buyers are not required to finance through AnnieMac Home Mortgage to purchase this property. Item#: 11241387538.