

Beautiful Home!

2005 Roslyn Avenue, Charlotte, NC 28208

Ask me about FNB's Homeownership Plus Program which offers \$5,000 towards closing costs. An additional \$15,000 is also available to reduce down payment and closing costs and doesn't need to be repaid provided certain conditions are met.*

Nestled in the highly sought after Smallwood neighborhood just a short distance to the Gold Line & Uptown Charlotte. Smallwood offers a unique sense of culture & charm. This exceptional home blends modern sophistication with timeless design. Step inside this freshly painted gem with 10ft ceilings & site finished hardwoods.

Financing	FHOP Plus	CONV
Notes	7/6 ARM	Fixed Rate
Sales Price	\$859,000	\$859,000
% Down	6.11%	5.00%
First Loan	\$806,500	\$816,050
Term	30 Years	30 Years
Rate/APR*	6.500%/6.788%	6.500%/6.849%
2nd Loan	\$15,000	N/A
Term	5 Years	N/A
Rate/APR*	0.000%/0.000%	N/A
CASH TO CLOSE		
Down Payment	\$52,500	\$42,950
Closing Costs	\$8,930	\$3,902
Prepays/Impounds	\$7,954	\$7,979
2nd Loan and Grant	-\$20,000	-\$0
Total \$ Required	\$49,384	\$54,831
HOUSING EXPENSE		
First Loan P & I	\$5,098	\$5,158
Taxes, Ins & MI	\$700	\$1,067
2nd Loan	\$0	\$0
Total Monthly Pmt	\$5,798	\$6,225

*APR = Annual Percentage Rate

Years	Rate	Payment
1-7	6.500%	\$5,098
7½	7.500%	\$5,639
8	8.500%	\$6,201
8½	9.500%	\$6,781
9	10.500%	\$7,377
9½-30	11.500%	\$7,987

SOFR plus 2.750% margin, 1% 1st adjustment, 1% periodic & 5% lifetime CAP's.

Fully indexed rate is 7.057% with a payment of \$5,397.

Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.



Roger Stewart

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First National Bank

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Rates effective 07/16/25. FNB NMLS #766529 Tax and Insurance amounts listed are based on averages, the actual amounts may be higher. Closing costs assumptions: your credit score is 760 or greater, this property is your primary residence. THIS IS NOT A LOAN ESTIMATE. Your actual rate, payment, and costs could be higher. The monthly payment amounts shown include mortgage insurance, if required. Get an official Loan Estimate before choosing a loan. Speak with your Mortgage Loan Officer for further details. This is not an offer of credit or a commitment to lend. All loans are subject to credit and property approval. Rates, closing costs and fees are subject to change without notice.

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