

Beautiful Home!

3931 Belshire Lane, Charlotte, NC 28205

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.*

Mid-Century Modern meets elegance in the highly sought after Windsor Park community! Step into this stunning newer-built gem where modern blends seamlessly with sophisticated design. Flooding with natural light the floor to ceiling windows & open-concept layout offers a warm & inviting atmosphere perfect for everyday living & entertaining.

Financing	FHOP Plus	CONV
Notes	7/6 ARM	Fixed Rate
Sales Price	\$649,900	\$649,900
% Down	0.94%	5.00%
First Loan	\$643,800	\$617,405
Term	30 Years	30 Years
Rate/APR*	6.500%/6.795%	6.500%/6.857%
2nd Loan	\$15,000	N/A
Term	5 Years	N/A
Rate/APR*	0.000%/0.000%	N/A

CASH TO CLOSE

Down Payment	\$6,100	\$32,495
Closing Costs	\$7,703	\$3,646
Prepays/Impounds	\$6,219	\$6,149
2nd Loan and Grant	-\$20,000	-\$0
Total \$ Required	\$22	\$42,290

HOUSING EXPENSE

First Loan P & I	\$4,069	\$3,902
Taxes, Ins & MI	\$550	\$828
2nd Loan	\$0	\$0
Total Monthly Pmt	\$4,619	\$4,730

*APR = Annual Percentage Rate

Years	Rate	Payment
1-7	6.500%	\$4,069
7½	7.500%	\$4,502
8	8.500%	\$4,950
8½	9.500%	\$5,413
9	10.500%	\$5,889
9½-30	11.500%	\$6,375

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

Fully indexed rate is 7.057% with a payment of \$4,308.

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



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First National Bank

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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