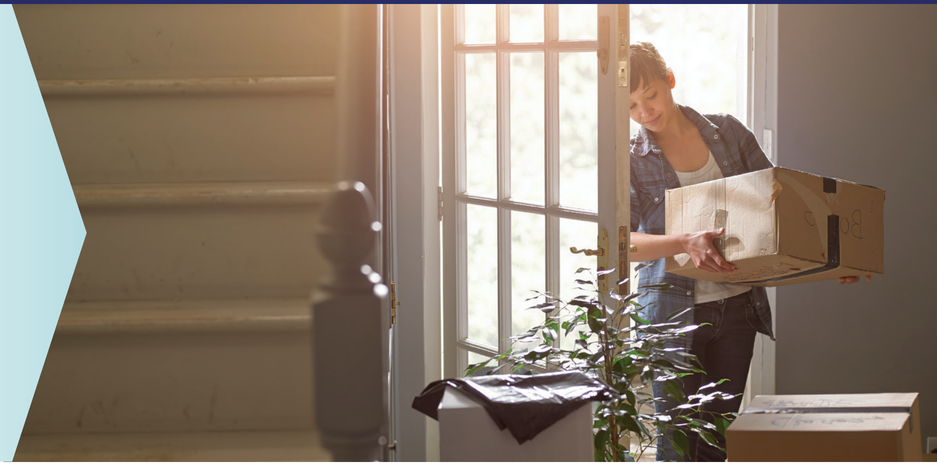
Find the right path to your home.



CONVENTIONAL LOANS [1]

Mortgage Options
for homebuyers with good credit.

- Lower closing costs
- Flexible payment options
- Fixed and adjustable rates
- Purchase and refinance financing available
- Variety of home types accepted
- Minimum credit score of 620
- No private Mortgage Insurance for 20% or more down payment
- 3% down payment with income limits
- 5% down payment option (can be gifted funds if credit score is 660 or higher)
- Mortgage Insurance can be paid upfront or monthly
- 6% seller contribution maximum allowed with 90% loan-to-value (LTV) maximum
- 3% seller contribution allowed with LTV of 90% or higher

FHA LOANS [1]

Mortgage Options
for low-to-moderate income families.

- Only a 3.5% down payment is required
- Down payment can be a gift or a loan to the borrower from an eligible source, such as a family member or a state housing agency program
- Sellers may pay 6% toward closing costs, prepaids, buydowns, abatements, etc.
- Cash reserves not required (except for 3- and 4-unit properties)
- Flexible guidelines for qualifying ratios
- More lenient on credit blemishes
- Non-occupying co-borrowers are allowed

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USDA LOANS [2]

Mortgage Options
for low-to-moderate income borrowers in rural areas.

- 100% financing available — no down payment required
- Low monthly mortgage insurance
- Flexible credit and qualifying guidelines
- No maximum purchase price limit
- Closing costs can come from any source, including gifts
- Competitive fixed rates

Mortgage2Go.

Use our handy mobile app to manage the entire mortgage loan process.

VA LOANS [3]

Mortgage Options
for active and retired military, reservists and surviving spouses.

- 100% financing
- Seller of a home can pay closing costs: up to 2 discount points, the prepaids, and an additional 4% (toward the buyer's discretion)
- Homebuyers can add up to $6,000 to their VA loan to have energy-efficient improvements installed
- No monthly mortgage insurance
- Less restrictive qualifying terms
- Homebuyers are still eligible, even after a short sale

To be eligible for a VA loan, you must have sufficient entitlement available and be a veteran (single or married), active duty service member, National Guard member, reserve member, or surviving spouse of an eligible veteran (certain restrictions apply).

Contact one of our mortgage loan originators today to learn more.

By phone at **833-275-2228**
In person at one of our branches in VA and NC
or at **carterbank.com**

(1) Loan programs may change at any time with or without notice. Information deemed reliable but not guaranteed. All loans subject to income verification, credit approval and property appraisal. Not a commitment to lend. (2) USDA loans require a one-time guarantee fee and an annual fee to the USDA's Rural Development Program. Monthly mortgage payment will include annual fee and may include the guarantee fee. These fees will increase the cost of the loan and monthly payments. Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible, and consumers should consult their tax advisor. Ask for details about eligibility, documentation and other requirements. Not a commitment to lend. (3) VA loans require a VA funding fee at closing. The fee is higher with a zero down payment, and maximum loan limits vary by county. If a down payment of 5% or more is made, the fee is reduced. The VA funding fee is non-refundable. Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible, and consumers should consult their tax advisor. Ask for details about eligibility, documentation and other requirements. Not a commitment to lend.

Mortgage2Go®

Manage your entire mortgage online.

Do it all via mobile or computer.

- Download the app
- Enter your info
- Talk with a lender

A simple step by step process.

- Connect with a mortgage loan originator
- Get prequalified for a home loan
- Upload all of your loan documents
- Receive updates on your loan status

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CONNECTING BORROWERS & LENDERS.

Mortgage2Go is a mobile application built to bring borrowers, partners, and loan originators together in a single platform to simplify the loan process. Our custom app will equip you with the tools you need for a successful mortgage experience with real-time loan status updates.

FEATURES

- Mortgage calculators
- Convenient initiation, updates, and completion of mortgage loan inquiry
- Easy to read document checklist
- Automated reminders when items are due
- Scan and securely send documents with your phone
- Real-time progress updates
- Simplified communication with your loan officer

GET STARTED

833-275-2228

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All Loans are subject to certain limitations and restrictions. Loans are subject to credit approval. For convenience products, additional terms and conditions may apply and third party fees for internet, messaging or data plans may apply. Use of QR code is subject to data charges.