



AMERIS BANK
MORTGAGE SERVICES

100 W 2nd Street Unit 100 Folly Beach, SC 29439

Offered at: \$1,099,999



	Nonconforming 30 Year Fixed	Nonconforming 10/6 ARM	Nonconforming 5/6 ARM
Purchase Price	\$1,099,999	\$1,099,999	\$1,099,999
Down Payment	\$330,000 (30%)	\$220,000 (20%)	\$110,000 (10%)
Total Loan Amount	\$769,999	\$879,999	\$989,999
Interest Rate	5.625%	5.375%	5.125%
Annual Percentage Rate (APR)	5.640%	5.295%	6.300%
Discount	0.000	0.459	0.000
Principal & Interest Payment	\$4,433.00	\$4,928.00	\$5,390.00
Estimated Property Tax (Monthly)	\$0.00	\$0.00	\$0.00
Estimated Mortgage Insurance	\$0.00	\$0.00	\$266.48
Estimated Homeowners Insurance	\$0	\$0	\$0
Association Dues	\$0.00	\$0.00	\$0.00
*Estimated Monthly Payment	\$4,433.00	\$4,928.00	\$5,656.48

Payments based on 360 monthly payments, minimum 750 credit score, primary residence only. Estimated payments do not include hazard insurance (if applicable), fees and closing costs and may not include homeowners insurance and/or property taxes. VA loan option includes estimate for VA funding fee in monthly payment. FHA and USDA loan option includes upfront and monthly mortgage insurance in monthly payment. Mortgage insurance estimate provided by Arch MI and not guaranteed. Note the actual payment obligation may be greater. Terms and closing cost may vary. Additional financing and loan terms are available. Not a commitment to lend. Not available in all states. The borrower must meet the qualification criteria. Property Disclaimer: Pricing and features subject to change without notice. The interest rates and Annual Percentage Rates shown in these examples were effective as of 08/15/22. Rates are based on credit worthiness subject to change without notice. Borrowers have the option to work with a lender of choice and are not obligated to apply for financing with Ameris Bank. The broker, realtor, builder or third party referenced below is an independent third party and not affiliated with, or a subsidiary of, Ameris Bank Mortgage.



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