

As an Evergreene Homes Purchaser, you have the right to select a lender and settlement agency of your choice to obtain financing and conduct the closing on your future home. Your lender will play an important role in the coordination of numerous administrative and clerical functions related to underwriting the transaction and managing the collection of documents and the disbursement of funds required to carry out the terms of the Agreement of Sale. To help facilitate a successful closing, Evergreene Homes would like to present our Preferred Lenders and Affiliated Settlement Agency:

PREFERRED LENDERS - VIRGINIA



Fernando A. Marquez
Vice President, Sales Manager
11325 Random Hills Road, Suite 400,
Fairfax, VA 22030
Mobile: 703.627.3733
fmarquez@mcleanmortgage.com



Rick Munch
Truist Mortgage
46175 Westlake Drive
Suite 350
Sterling, VA 20165-5870
Cell: 703.222.4466
Rick.Munch@Truist.com



David Black
Guaranteed Rate
Business: 703.382.1935
Fax: 872.808.1322
Cell: 703.282.0054
david.m.black@rate.com



John Yannetti
Mortgage Banking Specialist - Officer
NMLS ID: 461904
First National Bank Corp.
4114 Legato Road, Suite 450
Fairfax, VA 22033
Mobile: 703.623.4100
yannettij@fnb-corp.com



Marissa Terrebonne
Wells Fargo Home Mortgage
1751 Pinnacle Drive, 3rd Floor
McLean, VA 22102
Fax: 855.684.0662
Cell: 703.627.4772
Marissa.Terrebonne@wellsfargo.com
NMLSR ID 207996



Jennifer Grillo
Senior Loan Officer
4075 Wilson Boulevard, Suite 710,
Arlington, VA 22203
Cell: 703.395.3990
Fax: 703.653.3667
jegrillo@gmmlc.com

PREFERRED SETTLEMENT AGENCY



Centerview Title Group
Business: 571.318.5032
Fax: 571.921.9373
www.CVTitle.com

If you select, and are approved by and close using one of the above Preferred Lenders **AND** you select Evergreene Homes' Preferred Settlement Agency, you shall receive up to **\$8,000** at Settlement (the "Settlement Costs Credit") paid by a contribution from Evergreene Homes and/or the Preferred Lender toward the "Approved Settlement Costs." Approved Settlement Costs means: Any Settlement Costs defined in the Agreement of Sale that, for the loan program selected by you, the Preferred Lender allows you to receive a credit for from Lender and/or Evergreene Homes. Approved Settlement Costs shall not include any prepaid items, such as mortgage insurance premiums, real estate taxes, hazard insurance premiums or interest. Lenders and certain loan programs (e.g. FHA, VA etc.) may not allow certain specified Settlement Costs to be paid by you nor allow you to receive a credit for such items from Evergreene Homes and Lenders. Any such disallowed items do not constitute Approved Settlement Costs.

The **maximum** Approved Settlement Costs Credit that you shall receive is **\$8,000**. In the event that at the time of Settlement, the actual Approved Settlement Costs are less than the maximum, you shall receive only the actual costs incurred.