EVERGREENE HOMES

DE+MD BEACHES REGION

PREFERRED LENDERS & SETTLEMENT AGENCY

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. While Evergreene has no affiliations with any of these lenders, they are companies that we have confidence in and they will provide you the best rates and services.

TRUIST Home Mortgage

Erik K Weeg
Cell: 410.726.8900
erik.weeg@truist.com
NMLSID: 929330

embrace home loans

Wendy Smith
Cell: 302.922.3226
wesmith@embracehomeloans.com
NMLSID: 1155006

F.N.B. Corporation

Dan Murtaugh
Cell: 4103599.6097
MurtaughD@fnb-corp.com
NMLSID: 40813

GNB MORTGAGE

Fernando A. Marquez
Cell: 703.627.3733
fmarquez@GNBmtg.com
NMLSID: 377910

MAIN STREET HOME LOANS
FROM MAIN STREET TO YOUR STREET

Dave Boswell
Cell: 7035543290
dboswell@mainstreethl.com
NMLSID: 1118442

PREFERRED SETTLEMENT AGENCY

Law Offices Scott and Shuman PA

K. William Scott, Esq.
Scott & Shuman, PA
Business: 302.537.1147
Fax: 302.537.1174
www.scottshumanlaw.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 $5,000 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.