

## Closing Cost Program Legacy Premier Homes, Inc.

Legacy Premier Homes understands the importance of getting your mortgage questions answered by reputable and trusted mortgage lenders. With that in mind, if you work with one of the excellent service providers below, you receive the benefit of letting us assist you in paying closing cost associated with the purchase of a new home. The lenders below are dedicated to bringing your closing cost to within that allocation, while still providing competitive rates and superior service. In addition Legacy Premier Homes has a great relationship with these lenders and they are experts in the new construction lending process which saves time and money.

### Builder will pay:

- ½ Standard Title insurance (NTE 0.3% of purchase price).
- Prorated taxes (standard in Contract)
- 2/10 Home Warranty
- Lien Release
- Initial Soil Treatment Letter

### With Approved Lender, Builder will also pay:

- Lender fees (processing fee, flood cert, credit report, express fees, etc.) up to \$500
- Attorney fee and title search up to \$650
- Appraisal and Final Appraisal Fees up to \$650
- Recording Fees and Transfer Taxes

### Purchaser will pay:

- All Escrows and All Pre-pays
- ½ Title insurance
- HOA Fee
- Funding Fee (typically financed into loan).
- Discount or origination points to improve the rate.

### If not using an approved lender:

1. 5 to 10 days will be added to closing date depending upon requirements for final underwriting.
2. Conditional approval is an initial pass through underwriting. This means that all W2's, tax returns, and other financial information has been verified by the lender.

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