



The Carrington Loan gets you a **Simple Rate**, a **Simple Payment**, and **No Closing Costs**.

- No additional costs to close your home loan.
- No appraisal fees.
- Carrington will pay all eligible loan costs as lender credits under this program.
- You will NOT PAY lender financing fees typically associated with a home loan.
- If there are any unanticipated lender costs that arise, Carrington will ISSUE A CREDIT to cover them. This may include additional title or escrow service charges from the title or settlement company.
- The Carrington Loan PROTECTS YOU from the unanticipated financing fees that may arise during a mortgage transaction.

This is a government insured loan program. FHA requires upfront mortgage insurance and the VA requires an upfront fee called a VA Funding Fee. Any upfront mortgage insurance or VA Funding Fee that may be required for your loan may either be financed into your loan amount and paid at closing, or paid in cash at closing. The FHA and VA require escrows for the payment of taxes and insurance, and you may also be required to purchase hazard and/or flood insurance. If you request any services that are not required by the lender, including but not limited to a rate-lock extension, survey, or home warranty, you may also finance the costs of those services into your loan amount or pay them in cash at closing.