



- **No down payment required with no Private Mortgage Insurance. *Call for more details.***
- **Doctors of Medicine, Osteopathic Medicine and Licensed Residents.  
(Contract within 6 months).**



**Jim Darby**  
Vice President

**828-774-5285**  
NMLS #992362

- **Purchase/ReFi/Cash out --  
Up to 100%.**
- **ARM & Fixed Rate Option**
- **Local Servicing**

*The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal Income Tax purposes. The consumer should consult a tax adviser for further information regarding the deductibility of interest and charges. Closing costs still apply.*

