



## PREFERRED LENDERS

Offering \$3,500 in Lender  
Paid Closing Costs



**Taylor Croy**

c: 704-562-1653

o: 704-967-8489

f: 704-269-4867

[tcroy@nfmlending.com](mailto:tcroy@nfmlending.com)

[NFMLending.com/tcroy](http://NFMLending.com/tcroy)

NMLS #117033

**Chris Taylor**

c: 704-650-8029

f: 704-269-4867

[ct@nfmlending.com](mailto:ct@nfmlending.com)

[NFMLending.com/ctaylor](http://NFMLending.com/ctaylor)

NMLS #881467

Offering \$2,500 in Lender  
Paid Closing Costs



**Dan Boyett**

704-608-9993

[dboyett@fairwaync.com](mailto:dboyett@fairwaync.com)

[FairwayDan.com](http://FairwayDan.com)

NMLS #69222

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30 Year Fixed,  
100% Financing Available,  
NO PMI



**David Havlik**

704-654-7310

[David.Havlik@southstatebank.com](mailto:David.Havlik@southstatebank.com)

[southstatebank.com/loan-officer/david-m-havlik](http://southstatebank.com/loan-officer/david-m-havlik)

NMLS #105975