

# A COMPREHENSIVE GUIDE TO BUYING A HOME IN WINTER OF 2023

A man and a woman are walking together on a snowy street. The man is on the left, wearing a brown parka over a grey sweater and blue jeans. The woman is on the right, wearing a green parka with a fur-lined hood, a grey scarf, and dark pants. They are both smiling and looking towards each other. The background shows a residential street with snow-covered trees and buildings.

## THE ULTIMATE HOMEBUYER GUIDE

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MORTGAGE GROUP

# ULTIMATE HOMEBUYER GUIDE

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[MartiniBuyerGuide.com](https://MartiniBuyerGuide.com)

# FLIPPING THE HOMEBUYING SCRIPT: LOAN FIRST, HOME NEXT

“Put the cart before the horse” - this timeless proverb, often cited as a caution against doing things in the wrong order, paradoxically unveils a groundbreaking approach in the realm of homebuying. Pioneered by the Martini Mortgage Group, this innovative strategy flips traditional homebuying on its head: secure your home loan first, then embark on the home search. This approach isn't just a procedural shift; it's a game-changer.

**Why is this methodology transformative?** It brings unparalleled clarity to your financial landscape. By securing a loan in advance, you gain an exact understanding of your budget, distilled to the very last penny. This transparency is crucial, guiding you away from the all-too-common pitfall of setting your heart on homes that stretch beyond your financial horizon.

Moreover, this strategy is a masterstroke in time management. It filters out properties that exceed your budget, allowing you to channel your efforts and emotions toward exploring homes that are realistically within your financial grasp. This focused approach not only streamlines your search but also enhances your negotiating power. When you step into the market with a pre-approved loan by the Martini Mortgage Group, you're not just another prospective homebuyer to a seller; you're a serious contender, equipped with the confidence and clarity that comes from knowing precisely what you can afford and are communicating you are making a 'same-as-cash' offer.

In essence, the loan-first tactic, a brainchild of the Martini Mortgage Group, empowers you, the homebuyer. It's more than a mere change in sequence; it's a strategic, empowering shift in the homebuying journey, ensuring that you embark on this significant life venture with both your dreams and your budget perfectly aligned.

# WHAT'S GOING ON IN THE HOUSING MARKET RIGHT NOW?

AS THE WINTER CHILL SETS IN, YOU MAY PONDER HOW THE LATEST REAL ESTATE TRENDS WILL SHAPE YOUR JOURNEY TO FINDING THE PERFECT HOME. UNWRAP THE ANSWERS WITH OUR TOP THREE PRESSING QUESTIONS HOVERING IN EVERY SAVVY HOMEBUYER'S MIND THIS SEASON.

## 1 What's Happening with Home Prices?

Navigating the twists and turns of the housing market can often leave you searching for clarity, especially regarding the trajectory of home prices. Contrary to the whispers of a downturn, the reality is starkly different. Recent national reports from various trusted sources have indicated a consistent rise in home prices since the dawn of 2023.

However, it's crucial to recognize that the housing landscape varies by region. A universal factor influencing the market is the scarcity of available properties and persistent buyer interest, collectively contributing to a steady escalation in home values. Echoing the insights of Raleigh Mortgage Broker Logan Martini:

**“The prevailing scarcity in housing inventory has had a greater impact than the dip in buyer interest, prompting a resurgence in home prices...”**

Therefore, if you're contemplating a purchase and stumble upon a home that checks all your boxes, playing the waiting game may not be the most prudent financial strategy. With prices upward, seizing the opportunity might be your best move.

## 2 What's the Deal with Mortgage Rates?

In the ever-fluctuating realm of real estate, interest rates from the unicorn days of 3% have faded into memory, replaced by the current norms ranging between 6% and 8% since October 2022. The future of mortgage rates remains a tapestry of uncertainty, with even the most seasoned experts needing help to forecast the movements with any degree of confidence.

In the words of Certified Mortgage Advisor and Raleigh Mortgage Broker Kevin Martini:

**“When it comes to buying a new home, it’s vital to focus on finding a place that genuinely feels like your own, one that fulfills your dreams and suits your life, rather than being distracted by the changing tides of Raleigh mortgage rates. Home loan rates will fluctuate, and there will be opportunities to refinance at a lower rate down the line. But the value of a home, especially in today’s market, is something I firmly believe will not dip to these levels again. Locking in a home now at a price that fits your budget is a decision that brings lasting satisfaction and security.”**

## 3 What Does Low Housing Inventory Mean for My Move?

Housing inventory gives us an idea of how many homes are available for sale. Another way to understand inventory is by looking at the months' supply, which is the time it would take to sell all the current homes for sale if no new homes were listed, based on how fast buyers are purchasing them. Here's what Raleigh Mortgage Broker Logan Martini has to say about it:

**"A well-balanced real estate market typically has about 6 months' worth of homes available for sale, meaning it's not skewed in favor of buyers or sellers."**

However, according to recent data from the National Association of Realtors (NAR), the current supply is only at 3.6 months. With such a low supply of homes, it's a good idea to be open to various housing types to find something that's both nice and within your budget.

# WHAT EXACTLY IS A CONVENTIONAL LOAN?

Imagine navigating a vast sea of mortgage loans. Among the many, the conventional loan stands out. A government entity neither insures it nor is it a government loan. Consider it the all-rounder of the mortgage world, versatile and widely accepted.

Most conventional loans fall under the “conforming” category, meaning they adhere to the guidelines set by government-sponsored enterprises like Fannie Mae and Freddie Mac. These entities play a pivotal role in the U.S. housing market by purchasing mortgages from lenders and selling them to investors. This cycle ensures a continuous flow of funds, making homeownership accessible to many.

## Down Payment

Think of this as your initial investment. For first-time homebuyers, you can enter the market with as little as a 3% down payment. However, this percentage varies based on your profile and the property type. For instance, non-first-time buyers or those with higher incomes might require a 5% down payment, while a second home could command a 10% upfront payment.

## Credit Score

A credit score, typically above 620, is the golden ticket to a conventional loan. This three-digit number is a reflection of your financial behavior and reliability. Debt-to-Income Ratio (DTI): This percentage is the relationship between your monthly debt obligations and your gross monthly income. While approvals can stretch up to 50% DTI, a lower DTI amplifies your chances.

## Private Mortgage Insurance (PMI)

If your down payment is less than 20%, you'll encounter PMI. It's a safety net for lenders in case of loan defaults. PMI costs fluctuate based on your credit score, loan type, and down payment size. But fear not! PMI isn't eternal. Once you hit 20% equity in your home, a simple request can be removed from your payments.

## Loan Size

To qualify as a conforming conventional loan, your loan amount should be within limits set by Fannie Mae and Freddie Mac. For 2024, the benchmark for a single-family home is \$766,550, except in high-cost regions.

# UNLOCK BIGGER DREAMS WITH THE 2024 CONFORMING LOAN LIMIT INCREASE

The 2024 conforming loan limits for Raleigh, North Carolina, and every one of 100 counties in North Carolina, by the Federal Housing Finance Agency (FHFA) have been established. 2024 will bring a \$40,350 increase in conforming loan limits for a one-unit property for one looking to secure a Raleigh mortgage. The new 2024 conforming loan limits are as follows:

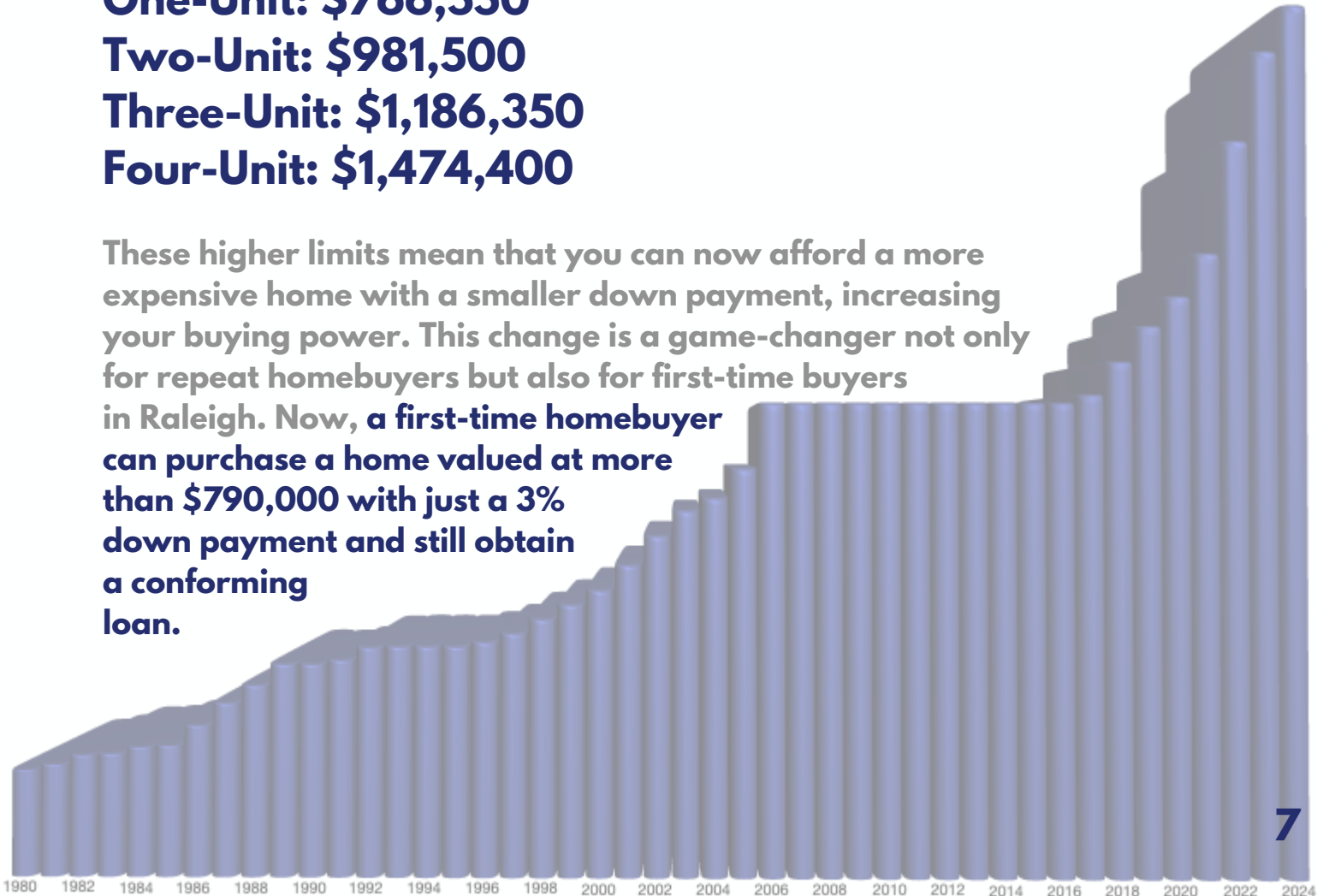
**One-Unit: \$766,550**

**Two-Unit: \$981,500**

**Three-Unit: \$1,186,350**

**Four-Unit: \$1,474,400**

These higher limits mean that you can now afford a more expensive home with a smaller down payment, increasing your buying power. This change is a game-changer not only for repeat homebuyers but also for first-time buyers in Raleigh. Now, a first-time homebuyer can purchase a home valued at more than \$790,000 with just a 3% down payment and still obtain a conforming loan.



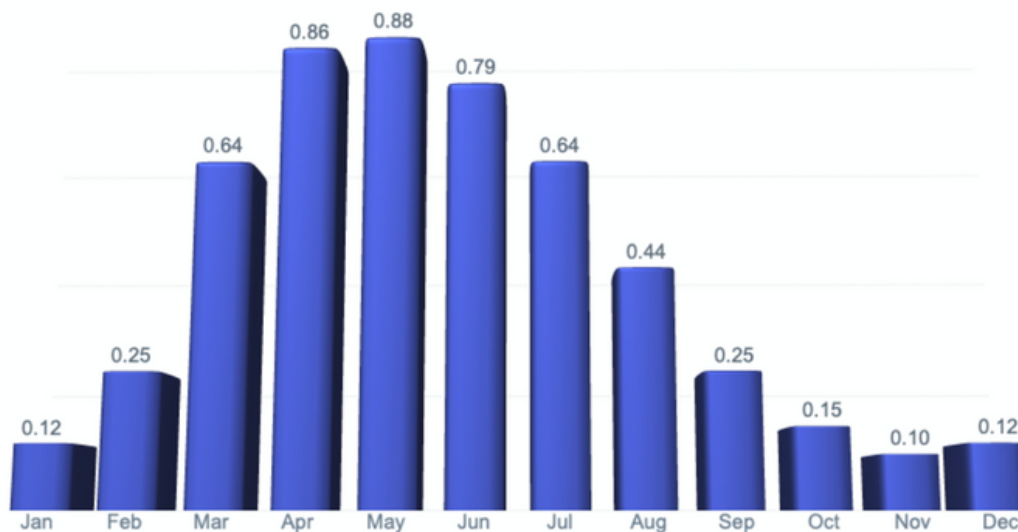
# THE RETURN OF SEASONAL APPRECIATION IN REAL ESTATE

IN THE EVER-EVOLVING REAL ESTATE LANDSCAPE, UNDERSTANDING MARKET TRENDS IS CRUCIAL FOR HOMEOWNERS AND POTENTIAL BUYERS. RECENT OBSERVATIONS SUGGEST A SHIFT IN THE PACE OF HOME APPRECIATION, INDICATING A TRANSITION INTO A NORMAL APPRECIATION MARKET.

## Unraveling the Mysteries of Home Appreciation

The Martini Mortgage Group performed an exploration that spans an extensive 49-year period, from 1973 to 2022, scrutinizing non-seasonally adjusted average monthly price movements. This comprehensive analysis sheds light on the enduring rhythms of the real estate market.

### 49-YEAR AVERAGE MONTHLY PRICE MOVEMENT NON-SEASONALLY-ADJUSTED 1973-2022





# Yearly Appreciation Patterns in Raleigh's Housing Market

## Initial Surge in the New Year:

Each year commences with a rise in Raleigh home prices, a response to renewed enthusiasm in the Raleigh housing market.

## Summit in the Prime Buying Period:

The spring and early summer months, being the prime buying season in Raleigh, witness the apex of home appreciation, fueled by heightened demand.

## Moderation After the Peak Season:

Following the bustling period, the market sees a gradual moderation in appreciation rates – indicative of a healthy market adjustment rather than a decline.

## End-of-Year Market Adjustment:

The year concludes with a slowdown in demand, leading to a further moderation in appreciation rates.

## The Positive Implications of This Real Estate Trend

Contrary to alarming headlines, a slowdown in home price appreciation signals a robust and balanced growth market, offering favorable conditions for buyers.

**While it's understandable to feel concerned when hearing that the increase in home values is slowing down, it's essential to recognize that this doesn't mean your home is losing value. In reality, 'deceleration' in this context indicates that the value of homes is still rising, just at a gentler, more sustainable rate. This is actually good news, as it suggests a healthier, more stable housing market, making it easier for more people to participate in homeownership.**

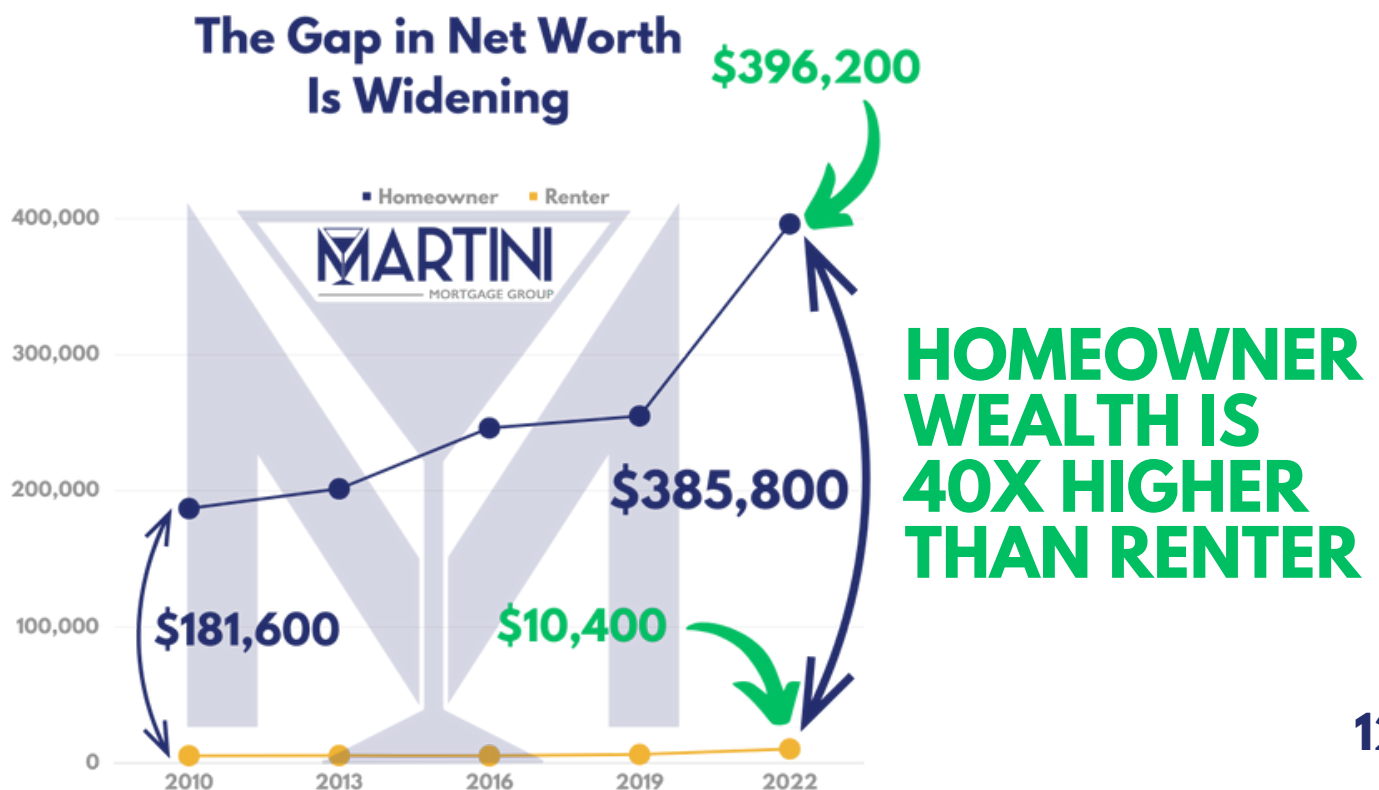


**“In the current real estate market, when I see a real estate sign in the yard, to me, I am looking at a home that has a motivated seller.”**

**LOGAN MARTINI  
SENIOR MORTGAGE STRATEGIST  
& RALEIGH MORTGAGE BROKER**

# WHY BUYING A HOME NOW IS A SMART AND SECURE INVESTMENT CHOICE

In this moment of financial decision-making, it's crucial to understand why now is the ideal time to buy a home rather than rent. Firstly, purchasing a home secures you against the uncertainty of escalating rental costs, offering peace of mind and financial stability. Secondly, owning a home means investing in a tangible asset, something you can see, touch, improve, take pride in, and live in. Lastly, and perhaps most importantly, homeownership is a powerful tool for wealth accumulation. Over time, as you build equity in your property, you're not just investing in a house – you're investing in your future, creating a foundation of financial security that can benefit you and your family for years. This is a time of opportunity, a chance to make a decision that can positively shape your financial journey.





## Google Business Review About Martini Mortgage Group



In my experience with the Martini Mortgage Group, working with Kevin has been nothing short of exceptional. Their dedication to ensuring a seamless and stress-free lending process sets them apart as the absolute best in the business. Kevin's expertise, combined with the personalized attention and care provided by the entire team, creates an unparalleled experience for anyone looking to secure a mortgage.

From the initial consultation to the final closing, the Martini Mortgage Group demonstrated unwavering professionalism and a genuine commitment to making dreams a reality. Kevin's approach goes beyond just being a lender; he becomes a trusted partner in your journey towards homeownership.

Choosing the Martini Mortgage Group is not just a decision; it's an investment in a smooth, efficient, and downright pleasant mortgage experience. If you're considering a lender, look no further—Kevin and the Martini Mortgage Group are the only choice for those who demand the absolute best.

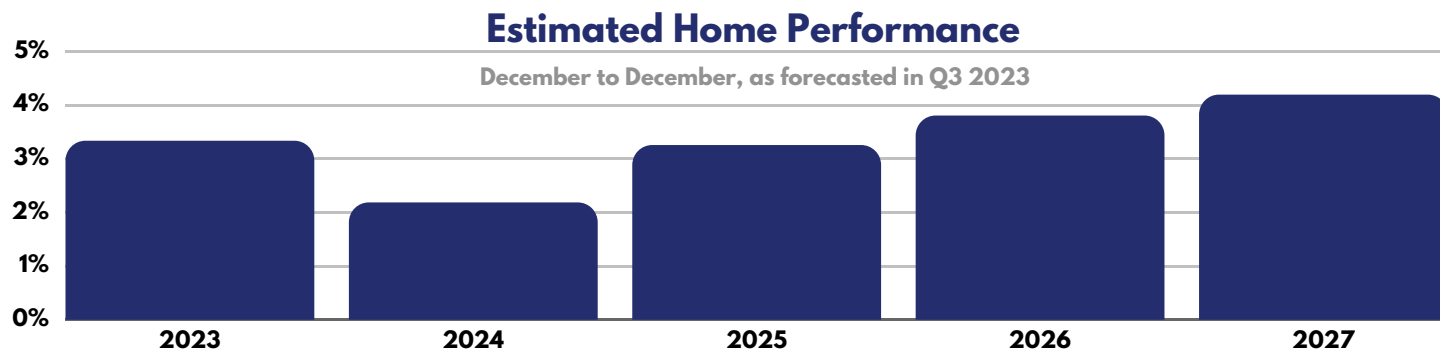
# TWO QUESTIONS TO ASK YOURSELF IF YOU ARE CONSIDERING BUYING A HOME

IF YOU'RE THINKING OF BUYING A HOME, CHANCES ARE YOU'RE PAYING ATTENTION TO HOME PRICES AND MORTGAGE RATES. HERE ARE THE TOP TWO QUESTIONS YOU NEED TO ASK YOURSELF – AND WHAT THE DATA SAYS – AS YOU MAKE YOUR DECISION.

## Where Do I Think Home Prices Are Heading?

One reliable place you can turn to for that information is the Home Price Expectation Survey from Pulsenomics – a survey of a national panel of over one hundred economists, real estate experts, and investment and market strategists. According to the latest release, the experts surveyed project between 2.17% and 4.18% yearly appreciation for the next five years (see the graph below). The worst price declines are already behind us, and prices are appreciating again, poised to make higher highs.

The blue in the graph below shows that prices are expected to keep appreciating this year and beyond.



So, why does this matter to you? It means your home will likely grow in value, and you should gain home equity in the years ahead, but only if you buy now. Based on these forecasts, the home will only cost you more later if you wait.

# Where Mortgage Rates Are Heading?

Based on the latest reports, we know that inflation has moderated from its peak. This is an encouraging sign for the market and mortgage rates. Here's why.

When inflation cools, mortgage rates generally fall in response. This may be why some experts say mortgage rates will pull back slightly over the next few quarters.

Quarter	Fannie Mae	Mortgage Bankers Association	National Association of Realtor	Average
2023 Q4	7.70%	7.50%	7.80%	7.67%
2024 Q1	7.60%	7.10%	7.50%	7.40%
2024 Q2	7.40%	6.60%	6.90%	6.97%
2024 Q3	7.20%	6.30%	6.50%	6.67%

But not even the experts can say with absolute certainty where mortgage rates will be next year or even next month. That's because there are so many factors that can impact what happens. So, to give you a lens into the various possible outcomes, here's what you should consider:

- **If you buy now and mortgage rates don't change:** You made a good move since home prices are projected to grow with time, so at least you beat rising prices.
- **If you buy now and mortgage rates fall (as projected):** You probably still made a good decision because you got the house before home prices appreciated more. And you can always refinance your home later if rates are lower.
- **If you buy now and mortgage rates rise:** You made a great decision because you bought before both the price of the home, and the mortgage rate went up.



# MARRY THE HOUSE

# DATE THE THE RATE



**“Marry the house, date the rate” is a strategic approach for homebuyers deployed by the Martini Mortgage Group. This phrase highlights the importance of understanding the long-term value of real estate (marrying the house) and the temporary nature of mortgage interest rates (dating the rate).**

**The fundamental principle behind “Marry the house, date the rate” encourages homebuyers to prioritize discovering the perfect property that aligns with their long-term aspirations. Simultaneously, it advises them to be astute and seize opportunities, regardless of the current mortgage rate environment, to secure their home investment. This approach is especially relevant as experts suggest that real estate is poised for more substantial growth.**

**It's an undeniable truth that mortgage rates follow cyclical patterns. Once this persistent inflation subsides, mortgage rates will likely trend lower, offering an opportunity to refinance and reduce borrowing costs. This prudent strategy underscores the delicate balance between acquiring a home at today's price point and ensuring long-term financial comfort and stability.**

**For further insights into whether “Marry the house, date the rate” is the right strategy for you, we encourage you to connect with a Mortgage Strategist from the Martini Mortgage Group. They can provide personalized guidance and expertise to make informed decisions on your homeownership journey.**






# THE IMPACT OF CHANGING MORTGAGE RATES

IF YOU ARE LOOKING TO BUY A HOME, YOU SHOULD KNOW THAT EVEN SMALL CHANGES IN MORTGAGE RATES IMPACT YOUR PURCHASING POWER. THE MATRIX BELOW IS FOR ILLUSTRATION ONLY AND SHOWS HOW RATES GENERALLY AFFECT THE PRINCIPAL AND INTEREST (P&I) COMPONENT OF YOUR MONTHLY PAYMENT.

Home Loan Amount	30-Year Fixed Interest Rate	Monthly Mortgage P&I	Monthly Difference
\$300,000	7.0%	\$1,995.91	---
	6.0%	\$1,798.65	\$206.26
	5.0%	\$1,610.46	\$385.45
\$500,000	7.0%	\$3,326.51	---
	6.0%	\$2,997.75	\$328.76
	5.0%	\$2,684.11	\$642.40
\$700,000	7.0%	\$4,657.12	---
	6.0%	\$4,195.85	\$461.27
	5.0%	\$3,757.75	\$900.10

**“A buydown allows a buyer to secure tomorrow’s rates today.”**

**LOGAN MARTINI**  
**SENIOR MORTGAGE STRATEGIST**

A man with dark hair, wearing a dark suit jacket over a light-colored shirt, is speaking into a black microphone. He is gesturing with his right hand. The background is a blurred indoor setting with warm lighting.

**“In most markets in North Carolina, especially in the Triangle, homebuyers will find that sellers are more willing to negotiate on price or other terms than in recent years.”**

**LOGAN MARTINI, SENIOR MORTGAGE STRATEGIST**




# THINK TEMPORARY SELLER-PAID BUYDOWN, NOT PRICE REDUCTION

A classic tactic home sellers employed in the past is gaining popularity among homebuyers in the current market. When purchasing a home and securing a mortgage in a high-interest rate environment, opting for a Seller-Paid Temporary Buydown can prove more advantageous for the borrower than a straightforward price reduction. This approach directly addresses financing costs, bolsters affordability, provides long-term financial advantages, and provides a competitive advantage in a robust real estate market.

With a Seller-Paid Buydown, the seller pays a fee at closing that substantially reduces the buyer's mortgage interest rate for the first year or sometimes in the first two or three years.

With a 2-1 Seller Paid Buydown, the rate decreases by 2% in the first year and 1% in the second year of the loan term. For illustration ONLY, a buyer gets a note rate of 7%, with a 2-1 Seller Paid Buydown. Because of the Buydown, the monthly payments in the first year are based on a 5% interest rate, the monthly payments in the second year are based on a 6% interest rate, and then rise to the note rate of 7% for the remaining term.

When there is a decrease in mortgage rates, the Seller-Paid Buydown strategy allows homeowners to refinance at these lower rates. It's important to remember that interest rates are cyclical; having a Buydown in place gives homeowners the adaptability to maneuver these economic cycles. In addition, any unused portion of the Buydown is refunded to the borrower.

A man and a woman in business attire are smiling and looking at documents together. The man is on the right, wearing a dark suit and tie, and the woman is on the left, wearing a light-colored blazer. They are both holding papers and appear to be in a professional setting. The background is softly blurred, showing indoor plants and a bright, warm light source.

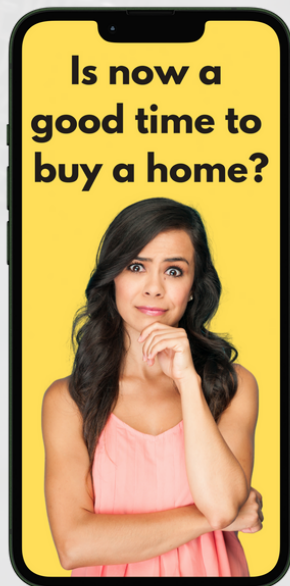
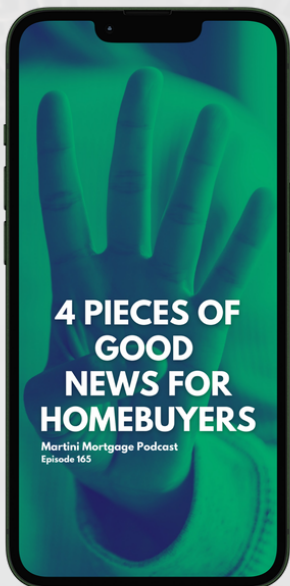
**Opting for a buydown isn't merely a financial decision; it's a forward-thinking move that empowers you to embrace tomorrow's financial certainty today, ensuring your peace of mind.**



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**Spotify**



**MartiniMortgagePodcast.com**

**JUMPSTART YOUR  
HOMEOWNERSHIP JOURNEY  
WITH DOWN PAYMENT  
ASSISTANCE IN  
NORTH CAROLINA  
OFFERED BY THE**

**MARTINI**

MORTGAGE GROUP



**Are you a first-time homebuyer or a current homeowner planning an upgrade? Are you struggling to pull together that hefty down payment?**

**Say goodbye to your worries because the Martini Mortgage Group is here to help!**

**Together with the North Carolina Housing Finance Agency (NCHFA), the Martini Mortgage Group offers many mortgage products and down payment aid programs. We're determined to make your dream of owning a home in whatever county you are in North Carolina not just affordable but downright achievable.**

## **DOWN PAYMENT AID YOUR HOMEOWNERSHIP DREAM BOOSTER!**

**NC Home Advantage Mortgage:  
They offer up to 3% of the loan as down payment assistance to first-time and upgrade buyers.**

**NC 1st Home Advantage Down Payment:  
An incredible \$15,000 down payment aid for eligible first-time buyers and military veterans.**

**NC Home Advantage Tax Credit:  
Save up to \$2,000 in federal taxes annually. Before a home purchase, an approved Mortgage Credit Certificate (MCC) can seal this deal for you!**





FLOATING LOCK  
**MARTINI**  
MORTGAGE GROUP



**LOCK UP AND FLOAT DOWN WITH THE MARTINI MORTGAGE GROUP FLOATING LOCK AND EXPERIENCE PEACE OF MINDS AS YOU SEARCH FOR YOUR DREAM HOME.**

**IF INTEREST RATES INCREASE AFTER LOSING IN YOUR RATE, YOU ARE PROTECTED AND IF INTEREST RATES ACTUALLY IMPROVE DURING THE LOCK PERIOD, YOU MAY BE ELIGIBLE FOR AN EVEN BETTER RATE.**

# THE FIRST STEP TO HOMEOWNERSHIP IS ALWAYS THE HOME LOAN, AND THEN FIND YOUR PLACE TO CALL HOME

**ONE TYPICAL BLUNDER THAT SOME HOMEBUYERS COMMIT IS EMBARKING ON A HOME SEARCH WITHOUT OBTAINING PRIOR APPROVAL FOR A MORTGAGE.**

**WHEN YOU SECURE A MORTGAGE APPROVAL THROUGH THE MARTINI MORTGAGE GROUP, IT NOT ONLY OFFERS CLARITY REGARDING THE PRICE AND ASSOCIATED COSTS BUT ALSO BESTOWS A SENSE OF CONFIDENCE TO BOTH THE BUYER AND THE SELLER.**

**WITH A MORTGAGE APPROVAL, A BUYER PRESENTS AN OFFER AS GOOD AS CASH.**



## LOGAN MARTINI

Senior Mortgage Strategist | NMLS 1591485  
Martini Mortgage Group  
Gold Star Mortgage Financial Group  
NMLS 3446 | Equal Housing Lender  
507 N Blount St, Raleigh, NC 27604  
Logan@MartiniMortgageGroup.com  
office (919) 238-4934 | fax (919) 741-5006



**"The Martini Mortgage Group is hands down the best group to work with when you are thinking of buying a home. Logan, Keith, and Kevin were so great to work with! As first time homebuyers, we knew very little about the process but their team was always quick to respond to all 100+ questions we had and help us through the transaction. We are so thankful we chose to work with the Martini Group and will continue to use them in the future as well! They are all very knowledgeable in this industry and always willing to hop on a phone call to talk through any questions we had. We are lucky to have worked with them and so thankful to have such an amazing team to help us buy our first home!"**



Google Business Review  
about Martini Mortgage Group

# HOMEOWNERSHIP HELPS PROTECT YOU FROM INFLATION

WONDERING IF IT MAKES SENSE TO BUY A HOME TODAY EVEN WHEN INFLATION IS HIGH? CONSIDER THIS: WHEN OTHER COSTS GO UP DUE TO INFLATION, BUYING A HOME HELPS KEEP YOUR MONTHLY HOUSING EXPENSES STEADY.

“Purchasing a home today not only kickstarts your journey towards building equity but also offers the comforting assurance when you have a fixed-rate mortgage. This stability means your monthly housing expenses remain consistent over the long term, offering welcome support as other aspects of life become increasingly expensive.”

KEVIN MARTINI  
CERTIFIED MORTGAGE ADVISOR

# Let's Chat...

*I'm sure you have questions and thoughts about securing the proper mortgage with the lowest cost of borrowing and the real estate process.*

*We'd love to discuss what you've read in the Winter 2023 Edition of the Martini Buyer Guide (a.k.a. The Ultimate Homebuyer Guide) and help you buy your new home. Our number is (919) 238-4934, and we look forward to working with you.*



**Kevin Martini**

Certified Mortgage Advisor  
NMLS 143962

[Kevin@MartiniMortgageGroup.com](mailto:Kevin@MartiniMortgageGroup.com)



**Logan Martini**

Senior Mortgage Strategist  
NMLS 1591485

[Logan@MartiniMortgageGroup.com](mailto:Logan@MartiniMortgageGroup.com)

Martini Mortgage Group at Gold Star Mortgage Financial Group, Corporation | NMLS # 3446  
507 N Blount St, Raleigh, NC 27604 | (919) 238-4934 | [www.MartiniMortgageGroup.com](http://www.MartiniMortgageGroup.com)  
Equal Housing Lender

**(919) 238-4934**