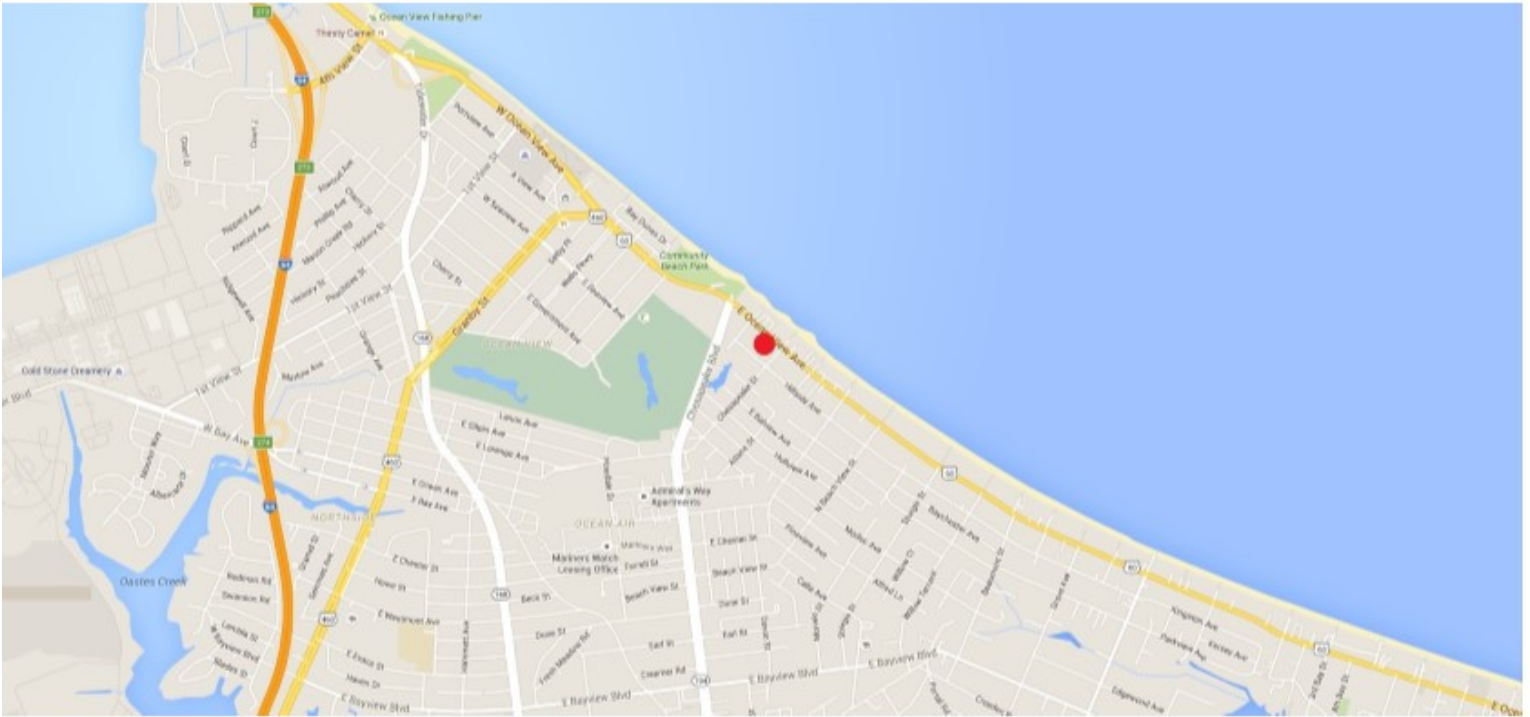




Welcome Home to Captain's Landing

www.CaptainsLandingOV.com



Areas of Interest

- Public Beach Access
- Ocean View Golf Course
- Ocean View Beach Park
- Ocean View Beach Festival
- Close to Military Base
- Ocean View Fishing Pier
- Chrysler Museum
- Harbor Park
- MacArthur Memorial
- Norfolk Botanical Gardens
- Spirit of Norfolk
- Town Point Park
- Virginia Zoo
- Hampton Roads Naval Museum

The Commander



Approximately
1,758 Sq. Ft.

3 Bedrooms
2 Full Baths
1 Half Bath

Starting at \$234,900

Beautiful two story new construction single-family townhomes with Coastal Living design in the West Ocean View waterfront community of Norfolk. Includes custom finishes designed and built in the tradition of classic Atlantic Coastal Villages. The first floor features a large gourmet kitchen centrally located in between the formal dining room and great. The great room features a large living space with optional electric fire place and French doors leading to the rear patio and yard. The second floor features three bedrooms, including a spacious Master Suite with walk in closet, full Ensuite bath. The oversized detached garage is an added bonus.

Captain's Landing

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Home Sales by: Pamela Hunt & Associates
Howard Hanna - William E. Wood
Direct: 757-343-9095 Office: 757-932-8701
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1209 Independence Blvd Suite 107
Virginia Beach, VA 23455



Mortgage Financing by: Cara Erickson
Mortgage Banker NMLS #834056
Direct: 757-348-2269 Fax: 757-419-2967



The Commander Model Floor Plan



www.CaptainsLandingOV.com

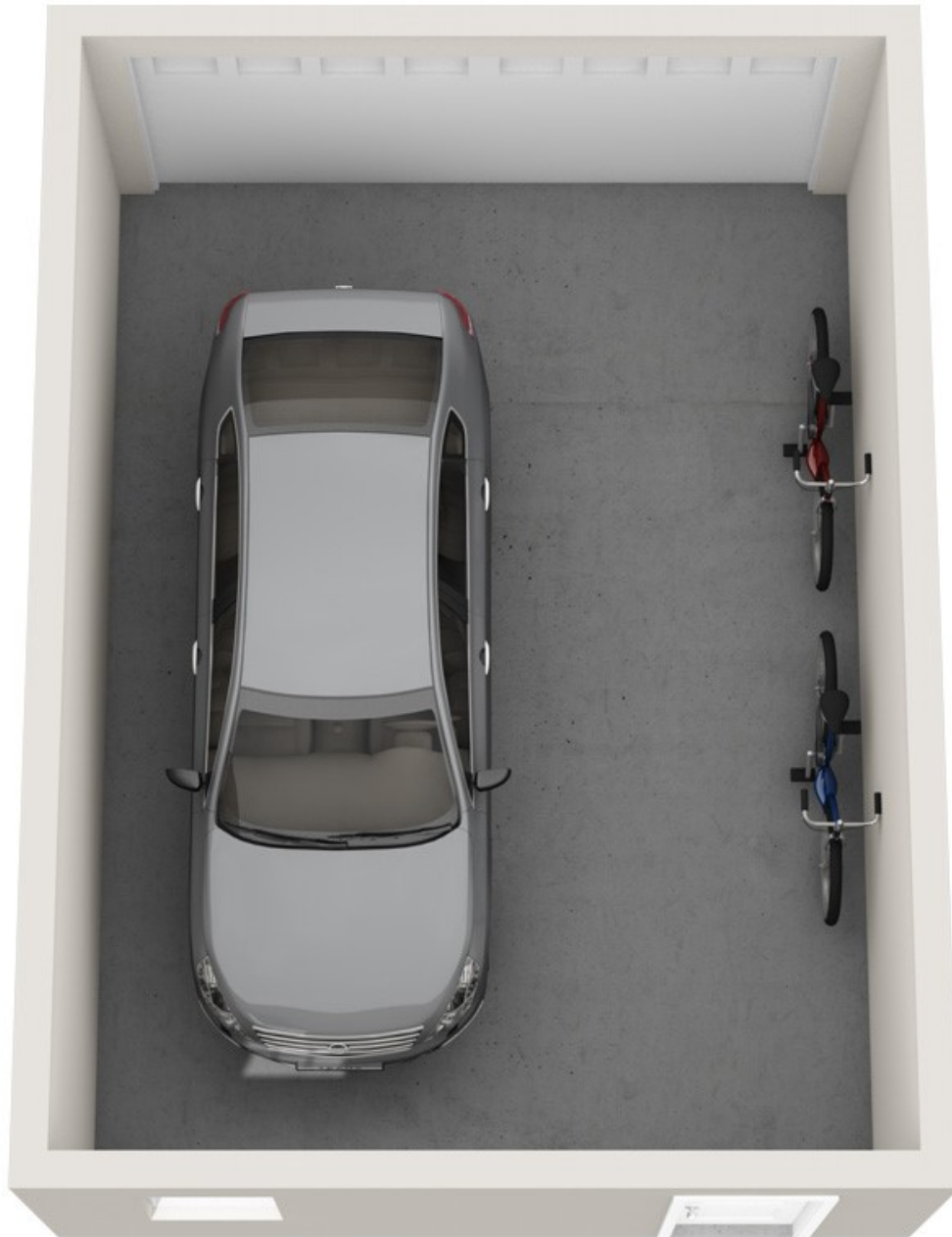
Renderings are an artist's conception and are intended only as a general reference. Features, materials, finishes and layout of subject unit may be different than shown.



Not located in a flood zone & does not require flood insurance.

The Commander Model Floor Plan

Garage



www.CaptainsLandingOV.com

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Features, materials, finishes and layout of subject unit may be different than shown.



Not located in a flood zone & does not require flood insurance.



The Commander



Purchase Price: \$234,900

FINANCING BASED ON LOAN PROGRAM*

	VA	FHA	CONVENTIONAL
DOWN PAYMENT:	\$0	\$8,921	\$12,745
TERM IN MONTHS:	360	360	360
LOAN AMOUNT:	\$239,031	\$229,761	\$222,300
INTEREST RATE/APR:	3.75%/3.965%	3.75%/4.738%	4.125%/4.66%
LTV:	100%	96.5%	95%
MONTHLY HOA:	\$58	\$58	\$58
INSURANCE:	\$75	\$75	\$75
TAXES:	\$166	\$166	\$166
TOTAL MONTHLY PAYMENT:	\$1,422	\$1,538	\$1,537
INCOME LIMITATIONS:	N/A	N/A	N/A

**Based on a Sales Price of \$234,900 and Credit Score of 720*



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Associate Broker
Licensed in VA
Howard Hanna-William E Wood
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Virginia Beach, VA
767-343-9095
pamelahunt@howardhanna.com
homesforviriniabeach.com



WILLIAM E. WOOD



Cara Erickson
Mortgage Banker
NMLS# 834056
Licensed in VA & NC

757-348-2262

caraerickson@atlanticbay.com
atlanticbay.com/caraerickson



If you have a brokerage relationship with another agency, this is not intended as a solicitation. This communication is provided to you for informational purposes only and should not be relied upon by you. Howard Hanna-William E Wood is not a mortgage lender and so you should contact Atlantic Bay Mortgage Group, LLC directly to learn more about its mortgage products and your eligibility for such products. The examples shown represent only a few of the many loan programs available to finance the purchase of this home, and are based on rate and points available on the print date. All information deemed reliable but not guaranteed. Not an exact quote. Loan programs, interest rates, and fees are subject to change without notice. APR is defined as the annual percentage rate. With ARM programs, rate may increase after settlement. All loans subject to credit approval and property appraisal. Not a commitment to lend. Atlantic Bay Mortgage Group, LLC NMLS #72043 (www.nmlsconsumeraccess.org) is an Equal Opportunity Lender.

The Admiral

with optional elevator



Approximately
2,343 Sq. Ft.

3 - 4 Bedrooms

2 - 3 Full Baths

1 Half Bath

Starting at
\$254,900

Beautiful three story new construction single-family townhomes with Coastal Living design in the West Ocean View waterfront community of Norfolk. Includes custom finishes designed and built in the tradition of classic Atlantic Coastal villages. First and second floor plans duplicate our two story model. The finished third floor features two different floor plans options. Floor plan A includes an entertainment room with optional half bath. Floor plan B includes an additional Master Suite with full Ensuite bathroom and walk in closet. Both third floor plans include a walk out covered balcony and an optional elevator. The oversized detached garage is an added bonus.

Captain's Landing

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WILLIAM E. WOOD

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The Admiral Model Floor Plan Option A

Third Floor Entertainment Room



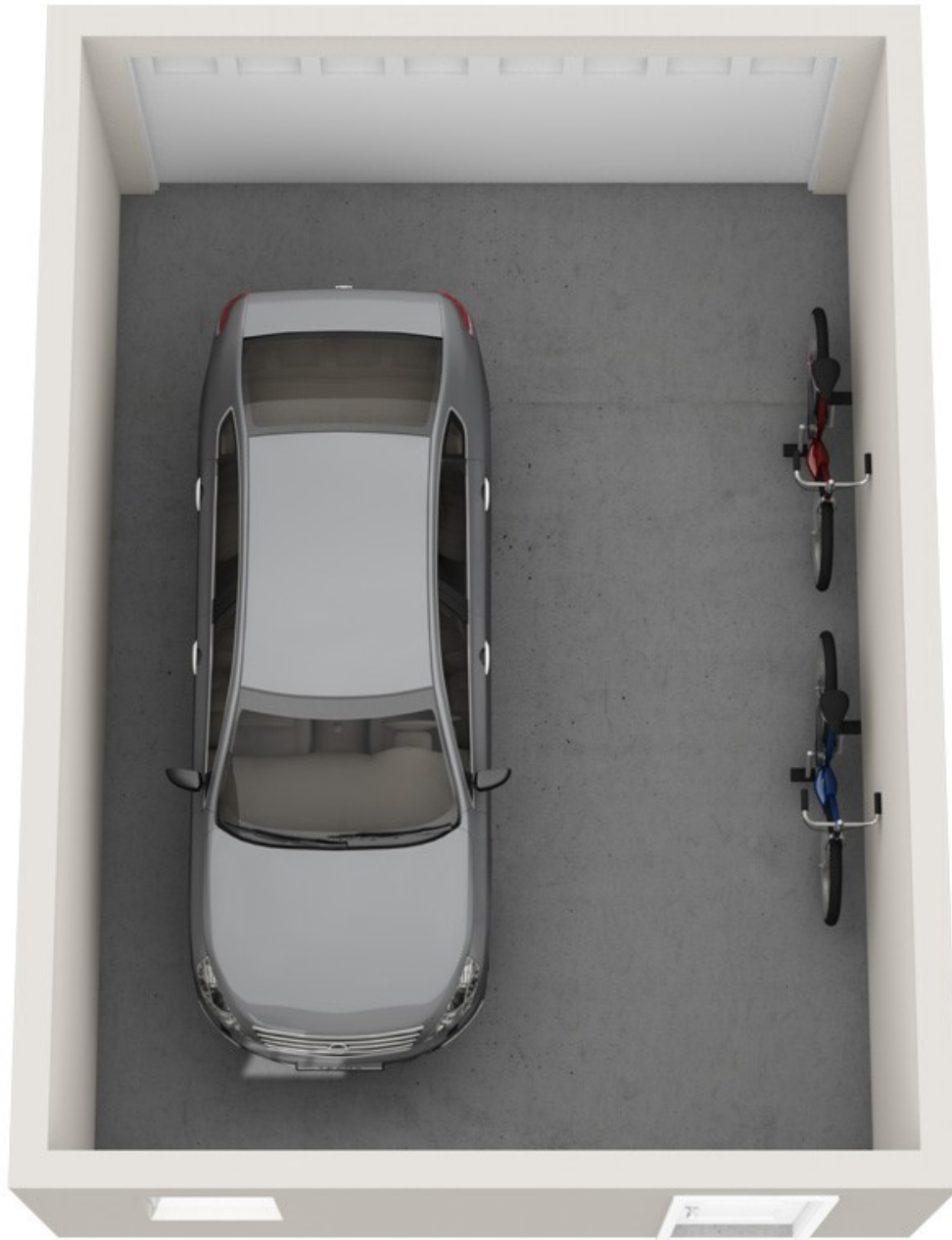
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www.CaptainsLandingOV.com



The Admiral Model Floor Plan Option A Garage



www.CaptainsLandingOV.com

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Not located in a flood zone & does not require flood insurance.

The Admiral Model Floor Plan Option B

Third Floor Master Bedroom



Not located in a flood zone &
does not require flood insurance.

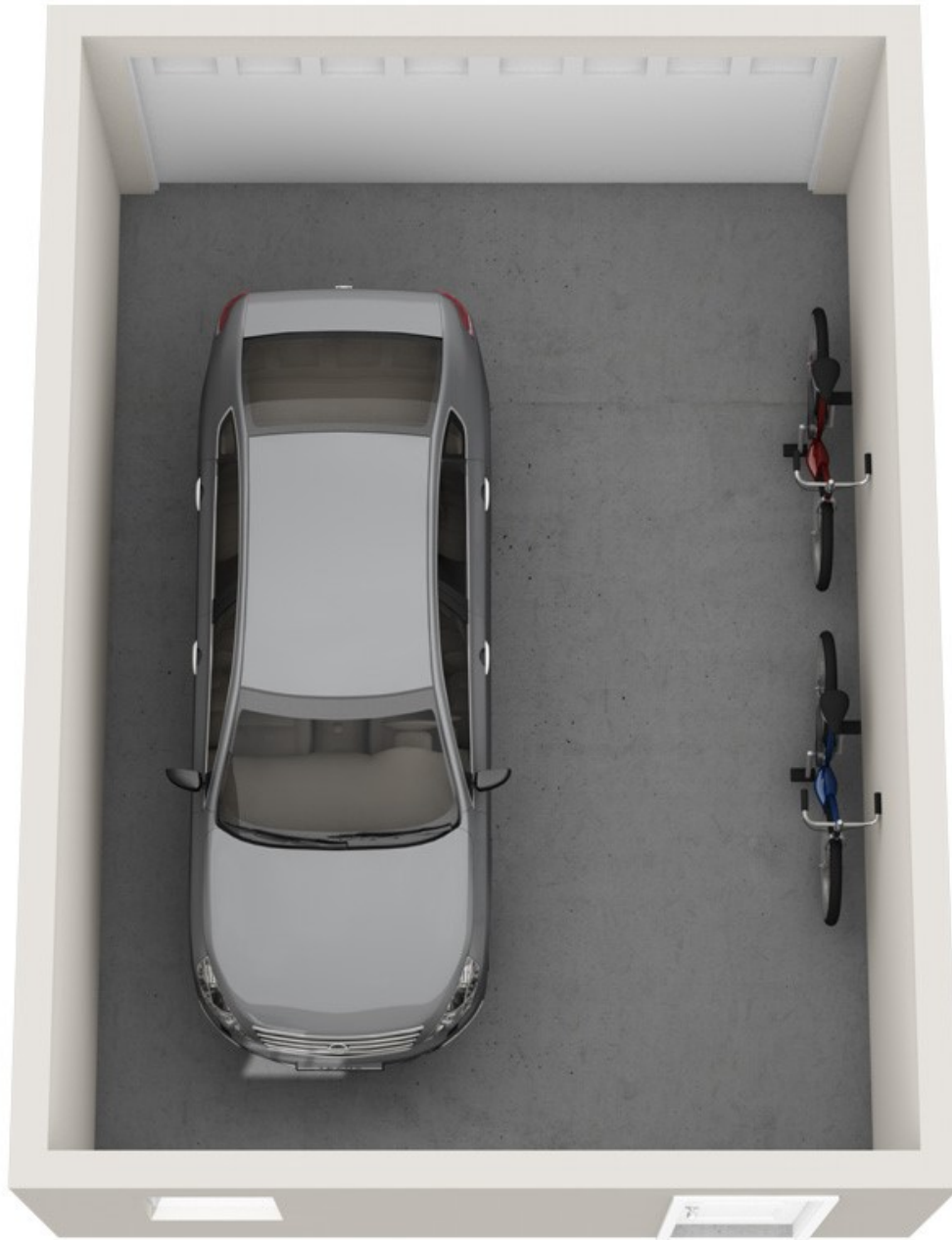
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The Admiral Model Floor Plan Option B

Garage



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Not located in a flood zone & does not require flood insurance.



The Admiral



Purchase Price: \$254,900

FINANCING BASED ON LOAN PROGRAM*

	VA	FHA	CONVENTIONAL
DOWN PAYMENT:	\$0	\$8,921	\$12,745
TERM IN MONTHS:	360	360	360
LOAN AMOUNT:	\$260,380	\$250,282	\$242,155
INTEREST RATE/APR:	3.75%/3.965%	3.75%/4.738%	4.125%/4.66%
LTV:	100%	96.5%	95%
MONTHLY HOA:	\$75	\$75	\$75
INSURANCE:	\$63	\$63	\$63
TAXES:	\$166	\$166	\$166
TOTAL MONTHLY PAYMENT:	\$1,521	\$1,647	\$1,647
INCOME LIMITATIONS:	N/A	N/A	N/A

**Based on a Sales Price of \$254,900 and Credit Score of 720*



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Standard Features

Exterior

Coastal Living Design
Fiber Cement Siding
Certainteed Lifetime Warranty Architectural Roof Shingles
Oversized Detached Garage
Carriage Style Garage Door Prewired for Opener
Extensive Landscaping w/ Mulched Flowerbeds
Two Hose Bibs
Seamless Aluminum Gutters w/ Downspouts
Rear Concrete Patio

Interior Design

Nine Foot Ceilings on 1st Floor
Formal Dining Room
Wood Laminate Floors in Dining, Kitchen & Powder Room
Spacious Master Bedroom w/ Tray Ceiling & Walk-in Closet
Carpet in the Living Room, Stairs and 2nd Floor
Ceiling Fan in Living Room & Master Bedroom
Hand Textured Knockdown Drywall Finish
Two Tone Custom Paint
Santa Fe Craftsman Style Doors & Trim
Brushed Nickel Hardware
One Phone & Two Cable TV Outlets
Full Size Laundry Room
Direct Wire Smoke Detectors w/ Battery Backup

Bathrooms & Fixtures

First Floor Powder Room with Pedestal Sink
Comfort Height Soft Close Cabinets & Drawers
Double Sink in Master Bath
Cultured Marble Counter Tops
Brushed Nickel Faucets
Brushed Nickel Bath Accessories
Premium Vinyl Flooring

Gourmet Kitchen

Custom Designed Kitchen Cabinetry
Oversized Breakfast Bar w/ Pendant Lighting
Brushed Nickel Finish Cabinet Hardware
Premium Laminate Kitchen Counter Tops
Stainless Steel Self Cleaning Smooth Top Range
Stainless Steel Microwave Oven/Hood
Stainless Steel Dishwasher
Oversized Pantry
Stainless Steel Double Sink with Spray Faucet
Water/Ice Hookup for Refrigerator
Brushed Nickel Faucet

Energy Efficiency

Energy Efficient Electric Heat Pump
Energy Efficient 50 Gal Electric Hot Water Heater
Energy Efficient "Low E" Windows
House Wrap Air Infiltration Barrier
Low Volume Efficient Water Closets

Community Features

Professionally Managed Home Owner's Association
Public Beach Access
Professional Landscaping & Lawn Maintenance
Private Trash Pickup and Recycling
Reserve Fund for Common Element Replacement

Our Commitment

Builder One Year Warranty
Full In-House Warranty/ Customer Care Department
2-10 New Home Warranty
Complete Builder Review & Walk Through Before Closing

Captain's Landing

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Advantages of using Atlantic Bay

- ◆ Preferred Interest Rates and Terms
- ◆ Closing Costs and Pre-Paid Paid by Builder
- ◆ Appliance Incentives
- ◆ 2-10 Builder Warranty Provided by Builder
- ◆ Communication Throughout Your Loan Process
- ◆ Streamlined Process
- ◆ On Time Closings
- ◆ Extended Rate Locks
- ◆ No Last Minute Surprises
- ◆ Loan Programs with 100% Financing
- ◆ Eligible VA buyers move in with \$99 down



CARA ERICKSON

Mortgage Banker, NMLS# 834056

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EMAIL: caraerickson@atlanticbay.com

WEB: atlanticbay.com/caraerickson





CONVENTIONAL ATLANTIC BAY ADVANTAGE SERIES



Having Good Credit Goes A Long Way

BENEFITS OF A CONVENTIONAL ADVANTAGE LOAN:

- *Low closing cost & flexible payment options*
- *5% down payment usually required, can come as a gift if credit score is greater than 660*
- *Used to buy & refinance a variety of home types*
- *Fixed & adjustable rates available*
- *Minimum credit score 620*
- *95% financing up to \$417,000**



FHA ADVANTAGE ATLANTIC BAY ADVANTAGE SERIES



Less Restrictions. More Possibilities.

BENEFITS OF ATLANTIC BAY'S FHA LOAN

- *Only requires a 3.5% down payment*
- *Debt-to-income ratio as high as 55%*
- *Ability to use money received as a gift can be used for a down payment and/or settlement costs*
- *Allows for no cost, no qualifying "streamline" refinance*
- *Requires up-front & monthly mortgage insurance*
- *FHA has set limits on the amount lenders can charge for some closing cost fees (e.g. origination no more than 1% of mortgage)*
- *Maximum mortgage amount can vary significantly by area. FHA adjusts this amount periodically based on certain economic variables. You should check with your local FHA office or approved lender to determine your minimum mortgage amount*
- *Under certain conditions, automatic cancellation of the FHA Mortgage insurance premium*
- *Flexible qualification guidelines*



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VA ADVANTAGE

ATLANTIC BAY ADVANTAGE SERIES



Honoring Our Nation's Heroes

VA LOAN ADVANTAGE

No down payment requirement

More favorable interest rates are frequently offered by lenders because of the VA's guaranty

Ability to finance funding fee

No mortgage insurance premiums

Maximum loan amount may be 100% of appraised value of home or purchase price, whichever is lower. Appraised value is determined by a VA-approved appraiser.

Maximum loan amount is up to four times the VA eligibility entitlement (currently \$104,250 with a maximum loan amount of \$417,000 for 100% financing)

Allows for no cost, no qualifying "streamline" refinance

ELIGIBILITY REQUIREMENTS

A buyer must have sufficient entitlement available with VA and be a(n):

Veteran (single or married)

Veteran and non-veteran spouse

Two Veterans-married or unmarried

Unmarried surviving spouse of an eligible Veteran (certain restrictions apply)

TARGET BORROWERS

VA Mortgages can often be the best mortgage option for eligible buyers who:

Are first-time home buyers

Have lower credit scores

Have limited funds to close

Have higher debt ratios



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