

1005 Pinafore Drive, Charlotte, NC



Ask me about FNB's Homeownership Plus Program which offers \$5,000 towards closing costs. An additional \$5,000 is available given certain conditions are met. NO PMI!!

Welcome to 1005 Pinafore Drive, a charming 3-bedroom home tucked into Parkview East in one of southeast Charlotte's most convenient pockets. Set on a peaceful, wooded lot, this home offers the privacy buyers want with the access they need—just minutes from Monroe Road, Independence Boulevard, Uptown, Cotswold, Matthews, and everyday shopping and dining. The location continues to get better, with major momentum along the Independence/US-74 corridor, including planned roadway improvements and ongoing discussion around Charlotte's future Silver Line transit vision. Nearby Mason Wallace Park offers fields, courts, playgrounds, picnic areas, and green space, while McAlpine Creek Park and Greenway give you miles of trails for walking, running, and biking. Add in East Charlotte favorites, international dining, coffee, and quick access to Plaza Midwood and Oakhurst, and this home delivers location, lifestyle, and value in one smart package for today's buyer seeking comfort, convenience, and long-term upside.

Financing Notes	FHOP+ Fixed Rate
Sales Price	\$389,500
% Down	1.28%
First Loan	\$384,500
Term	30 Years
Rate/APR*	6.250%/6.366%
2nd Loan	\$5,000
Term	5 Years
Rate/APR*	0.000%/0.000%

CASH TO CLOSE	
Down Payment	\$5,000
Closing Costs	\$5,711
Prepays/Impounds	\$4,015
From 2nd/SLR/Grant	-\$10,000
Total \$ Required	\$4,726

HOUSING EXPENSE	
First Loan P & I	\$2,367
Taxes, Ins & MI	\$338
2nd Loan	\$0
Total Monthly Pmt	\$2,705

*APR = Annual Percentage Rate



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First National Bank

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Rates effective 05/14/26. FNB NMLS #766529 Tax and Insurance amounts listed are based on averages, the actual amounts may be higher. Closing costs assumptions: your credit score is 760 or greater, this property is your primary residence. THIS IS NOT A LOAN ESTIMATE. Your actual rate, payment, and costs could be higher. The monthly payment amounts shown include mortgage insurance, if required. Get an official Loan Estimate before choosing a loan. Speak with your Mortgage Loan Officer for further details. This is not an offer of credit or a commitment to lend. All loans are subject to credit and property approval. Rates, closing costs and fees are subject to change without notice.

