brightwater design · build · live





\$1,540,000



# Now offering Buydown programs!





4 BED | 4.5 BATH 2,568 SQ. FT. | MOVE-IN READY

Welcome to 3997 Chantey Crest in Kiawah River, a 2,568 square foot, zero energy ready home that embodies coastal living. This Brightwater Home features 4 bedrooms, 4.5 bathrooms, and a 2-car garage. The main level boasts a primary suite with a vaulted ceiling and a large walk-in closet, a full guest retreat with an ensuite bath, a powder room, and a fireside family room. The dining room opens to a covered screened porch with an outdoor fireplace, perfect for entertaining. The second level includes two additional bedrooms with ensuite baths and a versatile loft or work-from-home space.

Designed with a serene and Lily influence, the home is filled with bright whites, ocean blues, light-toned wood, and soft metal accents. The kitchen showcases bright white cabinets, a haze blue island, and a simple trim hood over shiplap trim, complemented by cloud white quartz countertops and stainless fixtures. Wall-mounted sconces and large woven pendants illuminate the space. The family room features a full-height shiplap-trimmed fireplace with a Carrara marble herringbone mosaic surround, creating a warm and inviting atmosphere. This home perfectly blends elegance and comfort, making it a true coastal retreat.

#### **Example Scenario**

Loan Amount	\$1,232,000
Rate*	6.750%
Term (years)	30
APR	6.78%
Payment	\$7,990.73

Years	Effective Rate	Monthly Payment	Monthly Subsidy	# of Payments	Yearly Subsidy
1	4.75%	\$6,426.70	\$1,564.03	12	\$18,768.36
2	5.75%	\$7,189.62	\$801.11	12	\$9,613.32
3-30	6.75%	\$7,990.73		336	
Total Seller Contribution	\$28.381.68				

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply, contact Rate for current rates and for more information. Both temporary and permanent RateReduce options are available from participating builders and sellers on select properties. Buyer paid RateReduce options are also available for qualified borrowers on any approvable property per loan product restrictions. Sample rates are national averages provided for little advertised rates.

Subject to changes, errors and omissions. See agent for more details. For Kiawah River EJ35 only. Seller Credit is on Seller accepted offers written on or before 8/31/25 and close on or before 9/26/25. Offers subject to change or withdrawal without notice. All information is believed to be accurate but is not warranted.

#### Operating as Guaranteed Rate, Inc. in New York.



### Ben Milam

Branch Manager/SVP of Mortgage Lending, NMLS# 191897

O: (854) 858-7200 | C (630) 776-2431

Rate.com/benmilam

ben.milam@rate.com

474 Wando Park Blvd., Suite 106-B, Mount Pleasant, SC 29464



## Kiawah River Real Estate Team

(843) 970-1235

(043) 970-1235

kiawahriver.com

info@kiawahriver.com 3883 Betsy Kerrison Parkway Johns Island, SC 29455







Ben Milam NMLS #191897