

# MORTGAGE LOGO

Hi Michael

I hope this message finds you well. Based on our calculations and your modelled income, you may qualify for \$966,000 home purchase.

Below are some of the loan options that are available to you, including a bank statement loan for self employed borrowers and a DSCR option for investors.

To ensure that you receive the best rates and service we employ a rate compilation service. This allows us to select the lender that can offer you the lowest rate and best service.

Please feel free to reach out to us if you have any questions or require further information. We are here to support you throughout your home buying journey. If you no longer wish to receive updated rates, loan options and home suggestions, please click the Unsubscribe link at the bottom of the email.

Regards,  
 Joe Green,  
 Cell/text: (415)256-7600  
 jgreen@mortgage.com  
 NMLS # 876345

Loan Examples				
Loan Options	30 Year High Cost	15 year Conforming	Bank Statement	DSCR
Purchase:	\$966,000	\$822,000	\$961,000	\$950,000
Down payment	10% down: \$96,600	20% down: \$164,400	20%down: \$192,200	20% down: \$190,000
Loan:	\$869,400	\$657,600	\$768,800	\$760,000
Rate:	6.375%	5.75%	7.875%	8.125%
APR:	6.481%	5.922%	7.991%	8.243%
Payment:	\$5,424	\$5,461	\$5,574	\$5,643
PMI monthly	\$196	\$0	\$0	\$0
Approx Taxes:	\$1,007	\$857	\$1,001	\$990
Insurance:	\$105	\$89	\$104	\$103
Total monthly	\$6,730	\$6,406	\$6,679	\$6,735

Modeled income is based off a median average income of a consumer living in a zip+4 code.  
 Rates quoted are based on 12/26/2023 rates, and are subject to change without notice.

*You've received this offer because you satisfied certain criteria for creditworthiness for Mortgage.com Credit may not be extended if after you respond to this offer, you no longer meet the selection criteria, cannot provide certification of income and/or a current credit report shows adverse information.*

I've worked with Joe for several deals now and I am consistently impressed and pleased. Joe is ruthless in pursuing the best rates, and terms for loans (and in my experience finds considerably better options than I find anywhere else). He is also very helpful in terms of brainstorming creative options of how to meet lender requirements, which often seem to be different for each lender and each deal at different points of time. Joe brings deep knowledge of the industry and markets and it has been a pleasure to work with him.  
 Brian. San Francisco, CA

Thank you Joe for all your hard work to execute our home loan refinance! Despite the challenges with our credit score, and limited cash availability, you worked diligently to find a loan program that you thought would be a good fit for us, that could help rebuild our credit, and save us money in the long run. Throughout the entire process you were available and responsive, communicating all requests and updates from the lender to keep things moving forward. We appreciate how hard you fought hard for us with the lender and the result is we now have a loan that will help get us out of what has been a very difficult couple of years financially for our family. Your diligence and tenacity in working on our behalf has been amazing!  
 Kelly & Steve Williams, Concord, CA