



Hi Michael ,

I hope this message finds you well. Based on our calculations and your estimated income, you may qualify for \$1,034,000 home purchase, and a minimum loan amount of \$827,200.

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.

Regards,

Hooie Mostofi,

Cell/text: (415) 577-4942

hooie@lendagentsmortgage.com

NMLS # 358818



| Loan Examples | | | | |
|---------------|------------------------|------------------------|--------------------|------------------------|
| Loan Options | 30 Year High Cost | 15 year Conforming | Bank Statement* | DSCR** |
| Purchase: | \$1,034,000 | \$803,000 | \$984,000 | \$1,085,000 |
| Down payment | 20% down: \$206,800 | 20% down: \$160,600 | 20%down: \$196,800 | 30% down: \$325,500 |
| Loan: | \$827,200 | \$642,400 | \$787,200 | \$759,500 |
| Rate: | 7.25% | 6.25% | 7.749% | 8% |
| APR: | 7.362% | 6.424% | 7.864% | 8.117% |
| Payment: | \$5,643 | \$5,508 | \$5,639 | \$5,573 |
| PMI monthly | \$0 | \$0 | \$0 | \$0 |
| Approx Taxes: | \$1,077 | \$837 | \$1,026 | \$1,131 |
| Insurance: | \$112 | \$87 | \$107 | \$118 |
| Total monthly | \$6,832 | \$6,432 | \$6,771 | \$6,821 |

Rates quoted are based on 09/26/2023 rates, are based on owner occupied, and are subject to change without notice.

*Qualify with 12 or 24 months of bank statement, no tax returns, pay stubs, or W2s required

**Debt Service Coverage Ratio-Investment only, qualify only using rental income-principal, interest, taxes, and insurance payments must equal rental income

Information contained in your credit report was used in connection with this offer. You've received this offer because you satisfied certain criteria for creditworthiness for Lend Agents Mortgage. 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. Information contained in your credit report was used in connection with this offer.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on back page for more information about prescreened offers.

| Purchase Rate Comparison (Rates acquired from lenders websites) | | | |
|--|--------|--------|------------|
| Lenders | Rates | APR | Loan Costs |
| Lend Agents Mortgage | 6.625% | 6.73% | \$7,900 |
| Wells Fargo | 7% | 7.217% | \$7,427 |
| Quicken Loans | 7.375% | 7.725% | \$14,400 |
| Chase | 7.25% | 7.357% | \$5,958 |
| Citi | 7.125% | 7.325% | \$4,200 |
| 20% down, Conforming 30 Year Fixed, \$640,000 loan amount, 720 FICO, owner occupied | | | |

I've worked with Hoshang for several deals now and I am consistently impressed and pleased. Hoshang 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. Hoshang brings deep knowledge of the industry and markets and it has been a pleasure to work with him.
Brian. San Francisco, CA

**PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indication that you meet certain criteria (including providing acceptable property collateral). If you do not want to receive prescreened offers of credit from this and other companies, please visit the website at www.optoutprescreen.com, or call the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688); or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123
TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0605,
Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013**