



# LEND AGENTS MORTGAGE

491 Lea Court, Novato, CA. 94945

Hi Michael

You are pre-qualified for an FHA refinance loan of \$228,938, to consolidate all your debt into one loan.

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,

Hoshang Mostofizadeh,  
Cell: (415)577-4942  
hoshang@lendagentsmtg.com  
NMLS # 358818

Loan Examples				
Loan Options	FHA Rate & Term	FHA Cash out	FHA 203K	FHA Streamline
Loan:	\$228,938	\$232,944	\$232,944	\$232,944
Rate:	6.375%	6.375%	6.625%	6.375%
APR:	6.481%	6.481%	6.732%	6.481%
Payment:	\$1,428	\$1,428	\$1,466	\$1,428
MIP monthly	\$162	\$165	\$165	\$165
Total monthly	\$1,590	\$1,593	\$1,631	\$1,593

Rates quoted are based on 09/27/2023 rates, and are subject to change without notice.

*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.*

Purchase Rate Comparison (Rates acquired from lenders websites)			
Lenders	Rates	APR	Loan Costs
Lend Agents Mortgage	6.875%	7%	\$7,950
Wells Fargo	7.25%	7.445%	\$6,515 in points
Quicken Loans	6.875%	7.189%	\$13,600 in points
Chase	7.375%	7.505%	\$6,521 in points
Citi	7.375%	7.578%	\$4,800 in points

**Conventional conforming 30 Year Fixed, 720 FICO, owner occupied, 20% downpayment**

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

Thank you Hoshang 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

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