

MORTGAGE LOGO

04/29/2025

Steven Kamara
1256 Leona Dr,
Beverly Hills, CA 90210-2147

Hi, Steven

If you have a low mortgage rate, but need a cash-out refinance, we can offer you a fixed 2nd option for both your home and rental property. Our second loan options include Full Doc, Asset Related, Bank Statement, Profit & Loss (P&L), and Debt Service Coverage Ratio (DSCR) loans.

We also offer Full Doc, DSCR, Bank Statement, and Stated Income commercial loans. Please reach out if you have any questions or need more information.

Regards, Gary Rose. Cell: (510) 7865-8976 Email: gary@mortgagelogo.com NMLS # 1241765



Loan Examples			
Option 1 Fixed 2nd 30 Year	Option 2 Fixed 2nd 15 Year	Option 3 DSCR 2nd. *	Option 4 Bank Statement 2nd **
Loan amount: \$400,000	Loan amount: \$400,000	Loan amount: \$400,000	Loan amount: \$400,000
Rate: 7.125% APR: 7.205%	Rate: 7.125% APR: 7.205%	Rate: 10.25% APR: 10.33%	Rate: 8.375% APR: 8.455%
Monthly payment: \$2,695 Payment with est. closing costs \$2,745	Monthly payment: \$3,623 Payment with est. closing costs \$3,700	Monthly payment: \$3,417 Payment with est. closing costs \$3,490	Monthly payment: \$3,040 Payment with est. closing costs \$3,099
Rates are as of 04/29/2025 and can change without notice. The rates for the above options 1,2, and 4 are based on an owner-occupied, cash-out refinancing, a 740 FICO, and your loan-to-value of 22%. * Option 3, Available for investment property only, with a Debt Service Coverage Ratio, we use your rental income to qualify you for a loan; a few documents are required. ** Self-employed borrowers can qualify with 12 months of bank statements, no tax returns, pay stubs, or W2s are needed.			

Hi, Steven

My approach is centered around understanding each client's unique financial situation and goals. I take the time to educate them about their options and guide them through the mortgage process, ensuring they feel confident and informed every step of the way. I am committed to providing exceptional customer service and building long-term relationships with my clients.

I am also skilled in analyzing credit reports, income statements, and other financial documents to determine loan eligibility. I have a strong understanding of underwriting guidelines and work closely with lenders to ensure a smooth and efficient closing process. My goal is to make the dream of homeownership a reality for my clients.

Testimonials

I recently had the pleasure of working with Gary on my mortgage, and I couldn't be happier with the experience. As a first-time homebuyer, I was understandably nervous and overwhelmed by the process. However, Gary took the time to explain everything clearly and patiently, answering all my questions and addressing my concerns. He was incredibly knowledgeable about the different loan options available and helped me find the perfect one to fit my needs and budget. Gary was always responsive and available, keeping me informed every step of the way. He made the entire process smooth and stress-free. I highly recommend Gary to anyone looking for a mortgage. His professionalism, expertise, and dedication to his clients are truly exceptional. Thanks to him, I am now a proud homeowner! **James B**

I recently worked with Gary on refinancing my home, and I am extremely satisfied with the results. Gary's expertise and attention to detail made the entire process seamless and stress-free. He took the time to understand my financial goals and helped me secure a loan that saved me a significant amount of money. Gary was always available to answer my questions and address any concerns I had along the way. His professionalism and dedication to providing excellent customer service are truly commendable. I highly recommend Gary to anyone looking for a mortgage or refinance. **Dean G.**

Been a client with Gary and Mellisa at Mortgage Logo for a while now and they've been fantastic for all of my real estate loan and refinancing needs. Exceptional customer service and execution of quality work that's quite honestly unmatched from any other company I've dealt with in this industry. But even more importantly, they're great people that I will be doing more business with in the future, and would 100% recommend them and their services to others. **Howie J**

Working with Mortgage Logo for your refinancing or home purchasing needs is a no-brainer. We worked with Gary on multiple loan financings and refinancings, and the process was a breeze every time because of Gary and Mortgage Logo's organization and experience. Approval was quick, with rates matching or beating the lowest rates we saw elsewhere, and we funded well ahead of schedule. We'll definitely look to work with Gary again. **Daniel M.**

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 Mortgage Logo. 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.