

THE MORTGAGE BROKER.

04/30/2025

Janice Landry
15198 Peach St,
Chino Hills, CA 91709-2594

Hi, Janice

If you're planning to refinance your investment property, we can offer you exceptional rates, loan programs & services. Our 1st & 2nd loan options include: Full doc, Interest Only, Asset Related, Bank Statement, P&L, & DSCR (Rental income is used to qualify)

We also offer Full Doc, DSCR, Bank statements, & Stated Income commercial loans.

Regards, Howard Maples.

(323) 475-3455 Email: hmaples@themortgagebroker.com NMLS # 124876



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: \$469,343	Loan amount: \$469,343	Loan amount: \$469,343	Loan amount: \$469,343
Rate: 7.125% * APR: 7.236%	Rate: 7.125% APR: 7.304%	Rate: 10.25% APR: 10.384%	Rate: 8.375% APR: 8.495%
Monthly payment: \$3,162 Payment with est. closing costs \$3,216	Monthly payment: \$4,251 Payment with est. closing costs \$4,335	Monthly payment:** \$4,009 Payment with est. closing costs \$4,089	Monthly payment:** \$3,567 Payment with est. closing costs \$3,631
Rates are as of 04/30/2025 and can change without notice. Based on an Investment property, cash-out refinancing, 740 FICO, and a 53% Loan to Value. * With a Debt Service Coverage Ratio, we use your rental income to qualify for a loan, not your personal income. ** Interest Only monthly payments. *** You qualify with 12 months of bank statements, no tax returns, pay stubs, or W2s are needed.			

Hi, Janice

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 Howard 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, Howard 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. Howard 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 Howard 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 Howard on refinancing my home, and I am extremely satisfied with the results. Howard'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. Howard 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 Howard to anyone looking for a mortgage or refinance.

Dean G.

Been a client with Howard and Mellisa at The Mortgage Broker 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 The Mortgage Broker for your refinancing or home purchasing needs is a no-brainer. We worked with Howard on multiple loan financings and refinancings, and the process was a breeze every time because of Howard and The Mortgage Broker'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 Howard 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 The Mortgage Broker. 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.