

MORTGAGE LOGO

08/19/2025

Justin James
115 La Goma St,
Jersey, CA 94941-2110

Hi Justin,

Your fixed period on your mortgage loan of \$1,100,000 is ending. To avoid yearly rate and payment increases, you should consider refinancing. I can offer you exceptional rates, loan programs, and services. Whether you're self-employed, W2, or retired, I have a loan program that can match your mortgage needs.

My goal is to understand *your* needs. Schedule a free consultation or give me a call anytime—I'll guide you through each step of the process. My team and I will keep you, your realtor, and all involved fully informed, ensuring a smooth experience from start to finish.

With competitive rates on Jumbo and Super Jumbo loans, plus a variety of Conventional, FHA, Commercial, and proprietary options, I have the flexibility and resources to help you refinance your home with the best rates and terms available.

As a broker, I work for you, offering personalized service and a wide selection of programs

| ARM Reset Loan Options | | | |
|--|------------------------------------|-------------------------------------|------------------------------------|
| Option 1 30 year Cash-out * | Option 2 5 Year ARM Cash-Out ** | Option 3 DSCR. I.O. Cash-Out *** | Option 4 P&L I.O. Cash-out **** |
| Loan amount: \$1,200,000 | Loan amount: \$1,250,000 | Loan amount: \$1,300,000 | Loan amount: \$1,350,000 |
| Rate: 6% APR: 6.104% | Rate: 5.75% APR: 5.852% | Rate: 6.5% APR: 6.607% | Rate: 6.5% APR: 6.607% |
| Monthly payment: \$7,195 | Monthly payment: \$7,295 | Monthly payment: **** \$7,042 | Monthly payment **** \$7,313 |
| Rates are as of 08/19/2025 and can change without notice. The above rates are based on an owner-occupied, rate-and-term refinancing, a 740 FICO score, and a loan-to-value ratio of 60%. * \$100,000 cash-out. ** \$150,000 cash-out. After the initial 5 years, the monthly rate will be 7.75% and the monthly payment will be \$8,955. The monthly rate and payment can change once every six months. *** \$150,000 cash-out. Investment property only, with Debt Service Coverage Ratio, we use your rental income to qualify you. **** \$200,000 cash-out. Self-employed borrowers. Qualify with 12 months of profit & loss statement; no tax returns, pay stubs, or W2s are needed. | | | |

Over

Hi, Justin

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.



Regards, Gary Ray

(519) 648-3086 Email: gary.ray@rate.com NMLS # 27117

Website: www.mortgagelogo.com

Mortgage Logo

1889 California Ave, Ste 98 Corona CA, 92867

DRE # 89767 NMLS # 21882

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. 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**

This is not a commitment to lend and is for information purposes only. All loans subject to credit approval. Rates and terms may vary based on credit score, occupancy type, loan-to-value, property type, and location. Minimum and maximum loan amounts apply. Not all applicants will qualify for lowest rates. Variable-rate products are subject to change with the Prime Rate. Additional fees, closing costs, and restrictions may apply. Consult your loan professional for full details.