

08/22/2025

Justin Wu
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Hi Justin,

By consolidating your first mortgages of \$1,100,000, along with any outstanding credit card debt, into a single cash-out refinance, you can substantially lower your total monthly payments and simplify your finances. Whether you're self-employed, W2, or retired, I have a loan program that can match your mortgage needs. I've outlined four refinancing options below, each featuring a different cash-out amount.

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 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

Primary cash-out loan options			
Option 1 30 year Cash-out *	Option 2 5 Year ARM Cash-out **	Option 3 Home Equity Loan ***	Option 4 Home Equity Line of Credit ****
Loan amount: \$1,275,000	Loan amount: \$1,200,000	Loan amount: \$200,000	Loan amount: \$175,000
Rate: 6.875% APR: 6.984%	Rate: 5.75% APR: 5.852%	Rate: 8.25% APR: 8.369%	Rate: 7.49% APR: 7.603%
Monthly payment: \$8,376	Monthly payment: \$7,003	Monthly payment: \$1,503 Including the current loan \$6,874	Monthly payment: \$1,092 Including the current loan \$6,468
<p>Rates are as of 08/22/2025 and can change without notice. Based on owner-occupied, cash-out refinancing, 740 FICO, and 60% Loan to Value. * \$175,000,000 cashout amount. ** \$100,000 cashout amount. After the initial 5 years, the monthly rate will be 7.75% and the monthly payment will be: \$8,597. The monthly rate and payment can change once every six months. *** Option 3: You'll receive the loan in a lump sum upfront. your monthly payment (including principal and interest) will remain the same throughout the lifetime of the loan. **** Option 4: You'll receive a revolving line of credit from which you can borrow at any time during the "10-year draw period," with interest-only payments and 20-year repayment.</p>			

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.



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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. **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.