

10/09/2025

Justin Johnson
 115 La Goma St,
 Mill Valley, CA 94941-2110

Hi, Justin

If you're enjoying a low rate on your current mortgage of \$1,100,000 but need access to cash, our HELOC (Home Equity Line of Credit), HELOAN (Home Equity Loan), and Fixed 2nds could be the perfect solution. They offer competitive rates, flexible access to funds, and a range of benefits.

- ✓ HELOCs – Ideal for W-2 and self-employed borrowers with traditional income documentation
- ✓ Rental HELOANs – if you have a low rate on your rental property, a HELOAN lets you keep it while still borrowing
- ✓ HELOANs – Funds are paid in a single lump sum, and payments are fixed.
- ✓ Bank Statement HELOCs – Qualify with 12 months of bank statements; no tax returns or W-2s are needed.

With competitive rates on Fixed 2nd loans, HELOCs, and HELOANs, I have the flexibility and resources to help you refinance your home with the best rates and terms available.

Fixed 2nd loan options			
Option 1* Primary Home HELOAN	Option 2 ** Rental property HELOAN	Option 3 *** Primary Home HELOC I.O.	Option 4 **** Bank Statement HELOC I.O.
Loan amount: \$150,000	Loan amount: \$200,000	Loan amount: \$250,000	Loan amount: \$300,000
Rate: 7% APR: 7.08%	Rate: 7.25% APR: 7.33%	APR: 7%	APR: 8.25%
Monthly payment: \$998 Payment incl. current loan: \$6,250	Monthly payment: \$1,364 Payment incl. current loan: \$6,616	Monthly payment: \$1,458 Payment incl. current loan: \$6,710	Monthly payment: \$2,063 Payment incl. current loan: \$7,315

Rates are as of 10/09/2025 and can change without notice. The above rates are based on a 720 FICO, 60% LTV. * A Home Equity Loan provides a one-time lump sum, with fixed monthly payments. 30-year term. ** A Home Equity Loan provides a one-time lump sum with fixed monthly payments over a 30-year term. *** 10-year draw with interest-only payments and 20-year repayment. **** 10-year draw with interest-only payments and 20-year repayment. Self-employed borrowers only.

You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on back page for more information about prescreened offers.

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.



Gary Rose. NMLS # 1241765

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Mortgage Logo

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***** 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. Gary was always responsive and available. I highly recommend Gary to anyone looking for a mortgage. **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. **Dean G.**

PRESCREEN & OPT-OUT NOTICE: This "prescreened"offer of credit is based on information in your credit report indication that you meet certain criteria (including providing acceptable property collateral). If you do not want to receive prescreened offers of credit from this and other companies, please visit the website at www.optoutprescreen.com, or call the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688); or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123 TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0605, Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013

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.