

10/24/2025

Shirley Hairston
5250 Shenandoah Ave Apt. 34
Los Angeles, CA. 90056-1035

Hi Shirley,

You are pre-approved to **refinance** your current mortgage of \$335,125 to a **new mortgage of \$703,748**. Since you're currently paying \$2,093 each month toward your revolving and installment debt, your monthly payment will stay the same. By consolidating your loans, you'll simplify your finances, reduce your monthly burden, and gain access to additional funds

My goal is to understand *your* needs. Whether you're W2-employed, self-employed, refinancing your primary residence, second home, or rental property, I'm here to help you qualify for the right loan. Just call, text, or email me with your scenario, and I'll use **LoanSifter**, a powerful rate comparison tool, to match you with lenders offering the most competitive terms available.

From Jumbo and Super Jumbo to Conventional, FHA, Commercial, and proprietary loan options , I have the flexibility and resources to help you refinance with confidence—and secure the best rates and terms for your situation.

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 fixed Cash-Out	Option 2 5/6 ARM Cash-Out *	Option 3 Profit & Loss Cash-Out I.O. **	Option 4 30 year Cash-Out. I.O. ***
Loan amount: \$703,748	Loan amount: \$703,748	Loan amount: \$703,748	Loan amount: \$703,748
Rate: 5.5% APR: 5.6%	Rate: 5.125% APR: 5.223%	Rate: 6.25% APR: 6.355%	Rate: 5.99% APR: 6.093%
Monthly payment: \$3,996	Monthly payment: \$3,832	Monthly payment: \$3,665	Monthly payment: \$3,513
<p>Rates are as of 10/24/2025 and can change without notice. Rates are based on an owner-occupied property, a 720 FICO score, and a 60% LTV. * After the initial 5 years, the rate will be 6.183% & the payment will be: \$4,302. The rate & payment can change every six months. Caps: 2/1/5. ** Qualify with a 1-year profit & Loss statement; no tax returns, or W2s are needed. Interest-only payments: *** Full documentation, Non-Qualified Mortgage loan, 2 or 1 year traditional full documentation required. interest-only payments</p>			

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.

As an independent mortgage company, our mission is clear: to provide the most competitive rates and exceptional service to every client we serve. Thanks to our extensive network of trusted lending partners, we're able to deliver some of the best mortgage options available in today's market.

Whether you're purchasing your first home, refinancing for better terms, downsizing, or upgrading to your dream home, we're here to guide you every step of the way. We offer personalized support, industry knowledge, and a commitment to excellence—so you can make confident, informed loan decisions

Feel free to call, text, or email me with your loan scenario—I'll help you find the best financing solution for your needs. Thanks,

Hoshang Mostofizadeh NMLS # 358818

Cell/Text: (415) 577-4942. Email: hoshang@lendagentsmtg.com

Bayview Residential <http://bayviewresidential.com/HoshangMostofizadeh.php>

491 Lea Court, Novato, CA. 94945

Website: <http://www.lendagentsmtg.com/> Company NMLS: 995886

***** I've worked with Hoshang for several deals now and I am consistently impressed and pleased. Hoshang is ruthless in pursuing the best rates, and terms for loans (and in my experience finds considerably better options than I find anywhere else). He is also very helpful in terms of brainstorming creative options of how to meet lender requirements, which often seem to be different for each lender and each deal at different points of time. Hoshang brings deep knowledge of the industry and markets and it has been a pleasure to work with him. **Brian. San Francisco**

***** Thanks, Lend Agents, for the smooth refinance with cash out. Wasn't too keen about this, as you guys are in northern CA, and we're in LA. Mr. Hoshang Mostofi did an excellent job. He was very knowledgeable of the whole process and was responsive to any and all of my questions. Hoshang is a valuable asset to the company. **Bnj B. Diamond Bar**

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

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.