

12/22/2025

Donny Salazar
803 N Orange Dr
Los Angeles, 90038-3325

Hi Donny,

You are pre-approved to **refinance** your current mortgage of \$877,514 to a **new mortgage of \$1,255,964**. Because you're already paying \$2,269 each month toward revolving debt, even with **an additional \$378,450**, your monthly **payment will remain unchanged**. By consolidating your loans, you'll simplify your finances, reduce your monthly burden, and gain access to additional funds. If you have a **mortgage with a low rate**, consider a second loan, as in **option 3 below**.

My goal is to understand *your needs*. Whether you're refinancing your primary residence, second home, rental property, or looking for a second loan, 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.

Primary, Rental, and Second Loan cash-out loan options			
Option 1 30 Year Fixed	Option 2 30 year Fixed Bank Statement *	Option 3 Fixed Second **	Option 4 30 Year Fixed DSCR ***
Loan amount: \$1,255,964	Loan amount: \$1,255,964	Loan amount: \$332,612	Loan amount: \$1,255,964
Rate: 6% APR: 6.08%	Rate: 6.375% APR: 6.455%	Rate: 7.25% APR: 7.33%	Rate: 6.55% APR: 6.63%
Monthly payment: \$7,530	Monthly payment: \$7,836	Monthly payment: \$2,010 Payment incl. current loan: \$6,199	Monthly payment: \$7,980

Rates are as of 12/22/2025 and can change without notice. Rates are based on an owner-occupied property (except for option 4), a 720 FICO score, and a 60% LTV. * .You qualify with 12 months of bank statements; no tax returns, pay stubs, or W2s are needed. ** Full Doc. 10-year draw with interest-only payments and 20-year repayment. *** With a Debt Service Coverage Ratio, your rental income is used to qualify you for a 2nd. loan, not your income.

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.

At Mortgage Broker, we will find a loan that fits each borrower's needs. Unlike big banks that have order takers helping you with your loan, we have licensed, highly skilled and trained loan consultants. Our consultants know what it takes to get through underwriting quickly and efficiently. Also, as a broker, we have relationships with many lenders. This allows us to find the right lender and program for you to get you the programs and terms possible for your situation.

Please call, text, or email me with your loan scenario—I'll find the best financing solution for your needs. Thanks,



Michael Turin NMLS # 358820

Cell/Text: (415) 577-4968. Email: Michael@mortgagebroker.com

Mortgage Broker <http://mortgagebroker.com>

491 James Court, Suite B, Milpitas, CA. 94978

***** I've worked with Michael for several deals now and I am consistently impressed and pleased. Michael 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. Michael brings deep knowledge of the industry and markets and it has been a pleasure to work with him. **Brian San Francisco**

***** I recently worked with Michael on refinancing my home, and I am extremely satisfied with the results. Michael'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. Michael 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 Michael. **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

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.