

01/17/2026

Corey Johnson  
1924 Vista Dr,  
Modesto, CA 95355-4439

Hi, Corey

If you have a **low mortgage rate**, but need access to cash, our HELOC (Home Equity Line of Credit) and Fixed Seconds could be the perfect solution. With a monthly payment of **\$2,156**, on your revolving and installment debt amount of **\$36,931**, you could afford an approximate HELOC or a second loan of **\$316,047**. After paying off all your debt, you'll have **\$279,116 in cash on hand**. We offer competitive rates, flexible access to funds, and a range of valuable benefits, including:

**My goal is to understand *your* needs.** Whether you're W-2 Employed, self-employed, or need a second loan on 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. I use **LoanSifter**, a powerful rate comparison tool, to match you with lenders offering the most competitive terms available.

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

Fixed 2nd loan options			
Option 1 <sup>*</sup>	Option 2 <sup>**</sup>	Option 3 <sup>***</sup>	Option 4 <sup>****</sup>
Primary home HELOC I.O.	Primary Home Second Loan	Rental Property Second Loan	Bank Statement HELOC I.O.
Loan amount: \$320,015	Loan amount: \$324,063	Loan amount: \$316,047	Loan amount: \$293,827
APR: 7.125%	APR: 7.08%	Rate: 7.25% APR: 7.33%	Rate: 8% APR: 8%
Monthly payment: \$1,900 Payment incl. current loan: \$5,278	Monthly payment: \$2,156 Payment incl. current loan: \$5,534	Monthly payment: \$2,156 Payment incl. current loan: \$5,534	Monthly payment: \$1,959 Payment incl. current loan: \$5,336
<p>Rates are as of 01/17/2026 and can change without notice. The above rates are based on a 720 FICO, 60% LTV. <sup>*</sup> 10-year draw with interest-only payments and 20-year repayment. <sup>**</sup> A Home Equity Loan provides a one-time lump sum, with fixed monthly payments. 30-year term. <sup>***</sup> One-time lump sum, with fixed monthly payments. 30-year term. <sup>****</sup> 10-year draw with interest-only payments and 20-year repayment. Self-employed borrowers only.</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.**

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 Rose. NMLS # 1241765

Cell: (510) 7865-8976 Email: [gary@mortgagelogo.com](mailto:gary@mortgagelogo.com)



### **Mortgage Logo**

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Website: [www.mortgagelogo.com](http://www.mortgagelogo.com)

Company DRE: 765890 NMLS: 897634

### **Testimonials**

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. His professionalism and dedication to providing excellent customer service are truly commendable. I highly recommend Gary. **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](http://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.*