

01/12/2026

Corey Brown
1924 Vista Dr
Modesto, CA 95355-4439

Hi Corey,

You are pre-approved to **refinance** your current mortgage of \$832,750 to a new mortgage of \$1,207,279. Because you're already paying \$2,156 each month toward revolving debt, even with **an additional \$374,529**, 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 **low mortgage rate**, you may want to consider taking out a second loan, as described in option 3 below. With a monthly payment of **\$2,156**, you could afford a fixed-rate second loan of **\$328,194**

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.

Primary, 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 I.O ***
Loan amount: \$1,207,279	Loan amount: \$1,207,279	Loan amount: \$328,194	Loan amount: \$1,207,279
Rate: 5.625% APR: 5.705%	Rate: 6.125% APR: 6.205%	Rate: 6.875% APR: 6.955%	Rate: 6% APR: 6.08%
Monthly payment: \$6,950	Monthly payment: \$7,336	Monthly payment: \$1,880 Payment incl. current loan: \$5,258	Monthly payment: \$6,036

Rates are as of 01/12/2026 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. *** Full documentation, interest-only loan

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.



Howard Rose NMLS # 89765

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Mortgage Broker

245 Main Street, Suite A. Anytown, Any State, 98769

Website: www.mortgagelogo.com

Company DRE: 765890 NMLS: 897634

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 made the entire process smooth and stress-free. I highly recommend Howard. His professionalism, expertise, and dedication to his clients are truly exceptional. Thanks to him, I am now a proud homeowner! **James B**

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.