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Hi Corey,

Based on an analysis of your mortgage and today's rates, you may qualify for several loan options, with each offering significant benefits.

Debt consolidation

Because you're already paying \$1,100 each month toward revolving and instalment debt of \$16,248, and \$3,619 for your existing loan, even with **an additional \$183,471 to your existing mortgage of \$544,000** , with a current rate of 7% your **payment on a new mortgage of \$732,494 will remain unchanged.**

Loan amount:	Rate	APR:	Monthly payment:	Cash on hand after debt payment
\$732,494	6%	6.08%	\$4,719	\$167,223

Rate & Term with approximate loan costs of \$5,332 added to the loan

Loan amount:	Rate:	APR	Monthly payment:	Payment inc. loan costs	Savings	Months to recoup loan costs	Loan-to-Value
\$544,000	5.75%	5.83%	\$3,175	\$3,203	\$445	12	59%

No loan cost, Rate & Term

Loan amount	Rate	APR	Monthly payment	Savings	Loan-to-Value
\$544,000	6%	6.08%	\$3,262	\$358	59%

Second Loan/HELOC option

With a monthly payment of **\$1,100**, you could afford a fixed-rate second loan of **\$178,842** . **After you pay off all your revolving and installment debt of \$16,248, you will have \$162,594 cash on hand.**

Loan amount	Rate	APR	Monthly payment	Payment incl. current loan:	Cash on hand after debt payment
\$178,842	6.24%	6.24%	\$1,100	\$4,719	\$162,594

All rates and lender rebates are as of 05/09/2026 and can change without notice. Rates are based on an owner-occupied property, a 740 FICO score, and a 60% LTV.

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.