

05/17/2026

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

Hi, Corey

As an exsiting client, you're **preapproved** for a suite of **second-mortgage solutions** designed to strengthen your financial position across your **primary home, second home, and investment property**. These options allow you to consolidate your debt, lower your monthly obligations, and unlock additional liquidity-all with competitive pricing and flexible structures.

Our **HELOC, HELOAN**, and **Fixed 2nds** programs offer you the power to access equity strategically, whether you're optimizing cash flow, funding improvements, or restructuring exsiting debt.

My priority is simple. **understand your goals and match you with the right second-lien solution** -whether it's for your primary, vacation home, or rental property. needs. Call, text, or email me with your scenario, and I'll walk you through the qualification step-by-step

If you 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, and I'll walk you through the qualification step-by-step.

With competitive rates across Fixed 2nd, HELOCS, and HELOANS, I can help you refinance with **stronger terms, lower payments**, and greater control over your equity strategy.

Second loan options			
Option 1* Home HELOC I.O.	Option 2** 2nd Home HELOC I.O.	Option 3*** Home HELOAN	Option 4**** Investment HELOAN
Loan amount: \$250,000	Loan amount: \$200,000	Loan amount: \$250,000	Loan amount: \$175,000
Rate: 6.25% APR: 6.33%	Rate: 6.5% APR: 6.58%	APR: 6.58%	APR: 6.955%
Monthly payment: \$1,302 Payment incl. current loan: \$4,921	Monthly payment: \$1,083 Payment incl. current loan: \$4,702	Monthly payment: \$1,593 Payment incl. current loan: \$5,212	Monthly payment: \$1,159 Payment incl. current loan: \$4,778

Rates are as of 05/17/2026 and can change without notice. The above rates are based on a 720 FICO, 60% LTV. *Full Doc 10-year draw with interest-only payments and 20-year repayment. ** Full Doc. 10-year draw with interest-only payments and 20-year repayment. ***Full Doc. A Home Equity Loan provides a one-time lump sum, with fixed monthly payments. 30-year term. **** Fixed 2nd loan, 30-year term. Investment properties only. You can qualify with 12 months of bank statements; no tax returns, pay stubs, or W-2s are needed.

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.

Regards, Gary Rose. NMLS # 1241765

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Testimonials

I recently had the pleasure of working with Gary 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, Gary took the time to explain everything clearly and patiently, answering all my questions and addressing my concerns. Gary was always responsive and available, keeping me informed every step of the way. He made the entire process smooth and stress-free. I highly recommend Gary to anyone looking for a mortgage. His professionalism, expertise, and dedication to his clients are truly exceptional. Thanks to him, I am now a proud homeowner! **James B**

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.**

You've received this offer because you met certain creditworthiness criteria 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.