

THE MORTGAGE BROKER.

06/15/2026

Corey Johnson
 1924 Vista Dr 20140418
 Modesto, CA 95355-4439

Hi Corey,

You are pre-approved to **refinance** your current mortgage of \$544,000 to a **new mortgage of \$718,032**. Because you're already paying \$1,100 each month toward revolving and instalment debt of \$16,248, even with **an additional \$174,032**, your monthly **payment will remain unchanged**. By consolidating your loans, you'll simplify your finances, reduce your monthly burden, and gain access to approximately **\$157,784 in 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 **\$1,100**, you could afford a fixed-rate second loan of \$166,092

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.

Primary cash-out loan options			
Option 1 Rate & Term 30 Year fixed	Option 2 Rate & Term 5/6 ARM *	Option 3 Debt consolidation **	Option 4 Second/HELOC **
Loan amount: \$544,000	Loan amount: \$544,000	Loan amount: \$718,032	Loan amount: \$166,092
Rate: 5.875% APR: 5.955%	Rate: 5.75% APR: 5.83%	Rate: 6.5% APR: 6.58%	Rate: 6.955% APR: 6.955%
Monthly payment: \$3,218	Monthly payment: \$3,175	Monthly payment: \$4,538	Monthly payment: \$1,100 Payment incl. current loan: \$4,719
Rates are as of 06/15/2026 and can change without notice. Rates are based on an owner-occupied property, a 720 FICO score, and a 60% LTV. * After the initial 5 years, the monthly rate will be 6.875%, and the monthly payment will be \$3,574. The monthly rate and payment can change once every six months. ** Full Doc. 10-year draw with interest-only payments and 20-year repayment.			

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

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Website: www.mortgagelogo.com

Company DRE: 765890 NMLS: 897634

Testimonials

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