

06/14/2026  
Corey Johnson  
1924 Vista Dr 20140418  
Modesto, CA 95355-4439

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**

By rolling in your \$1,100 in monthly debt payments into your mortgage, you can add **\$174,032** to your loan and still keep your total monthly payment about the same-while freeing up \$157,784 in cash after paying off your existing debts.

Loan amount:	Rate	APR:	Monthly payment:	Cash on hand after debt payment
\$718,032	6.5%	6.58%	\$4,538	\$157,784

**Rate & Term. Lower your rate and drop your payment-with fees built into the loan so you keep cash in your pocket.**

Loan amount:	Rate:	APR	Monthly payment:	Payment inc. loan costs	Savings	Months to recoup loan costs	Loan-to-Value
\$548,807	5.875%	5.955%	\$3,218	\$3,246	\$373	14	59%

**No loan cost, Rate & Term. Skip the upfront fees entirely and still secure a lower monthly payment-a clean, no-cost way to improve your rate**

		APR	Monthly payment	Savings	Loan-to-Value
\$544,000	5.75%	5.83%	\$3,175	\$445	59%

**Second Loan/HELOC option. Keep your current payment untouched and add a low-payment second loan-giving you access to \$149,844 after paying off your debt.**

Loan amount	Rate	APR	Monthly payment	Payment incl. loan:	Cash on hand after debt payment
\$166,092	6.955%	6.955%	\$1,100	\$4,719	<b>\$149,844</b>

All rates and lender rebates are as of 06/14/2026 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.**

**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.

I take the time to educate you about your options and guide you through the mortgage process, ensuring you 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.



Howard Rose NMLS # 89765

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#### **Mortgage Broker**

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

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

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.