



Hi Jack,

I hope this message finds you well. Based on our calculations, you may qualify for \$504,000 home purchase. Below are your FHA loan options.

To ensure that you receive the best rates and service we employ a rate compilation service. This allows us to select the lender that can offer you the lowest rate and best service.

Please feel free to reach out to us if you have any questions or require further information. We are here to support you throughout your home buying journey. If you no longer wish to receive updated rates, loan options and home suggestions, please click the Unsubscribe link at the bottom of the email.

Regards,
Michael Jackson,
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NMLS# 897654



Loan Examples			
Loan Options	FHA fixed	FHA 203K	FHA Hero
Purchase:	\$504,000	\$547,000	\$497,000
3.5% down payment	\$17,640	\$19,145	\$17,395
Loan:	\$494,871	\$537,092	\$487,998
Rate:	5.875%	5.125%	6%
APR:	5.978%	5.223%	6.103%
Payment:	\$2,927	\$2,924	\$2,926
MIP monthly	\$351	\$380	\$346
Approx Taxes:	\$525	\$570	\$518
Insurance:	\$55	\$59	\$54
Total monthly	\$3,857	\$3,934	\$3,843
Rates quoted are based on 01/09/2024 rates, and are subject to change without notice.			

You've received this offer because you satisfied certain criteria for creditworthiness for MJ Mortgage. 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.

I've worked with Michael for several deals now and I am consistently impressed and pleased. Michael is ruthless in pursuing the best rates, and terms for loans (and in my experience finds considerably better options than I find anywhere else). He is also very helpful in terms of brainstorming creative options of how to meet lender requirements, which often seem to be different for each lender and each deal at different points of time. Michael brings deep knowledge of the industry and markets and it has been a pleasure to work with him.
Brian. San Francisco, CA