



Hi Michael

You are pre-qualified for an FHA refinance loan of \$569,800, to consolidate all your debt into one loan.

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. If you no longer wish to receive updated rates, please click the Unsubscribe link at the bottom of the email.

Regards,  
Joyce Paterson  
Cell/text: (510)245-7800  
joycep@thesurreymtg.com  
NMLS # 9898992

Loan Examples				
Loan Options	FHA fixed	FHA Cash out	FHA 203K	FHA Hero
Loan:	\$480,291	\$480,291	\$480,291	\$480,291
Rate:	5.25%	5.375%	5.75%	5.75%
APR:	5.349%	5.475%	5.852%	5.852%
Payment:	\$3,146	\$3,191	\$3,325	\$3,325
MIP monthly	\$340	\$340	\$340	\$340
Total monthly	\$3,487	\$3,531	\$3,665	\$3,665

Rates quoted are based on 12/27/2023 rates, and are subject to change without notice.  
An Upfront mortgage insurance premium of 1.75% of loan amount is included in the loan amount

*You've received this offer because you satisfied certain criteria for creditworthiness for The Surrey Mortgage.com 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 Joyce for several deals now and I am consistently impressed and pleased. Joyce is ruthless in pursuing the best rates, and terms for loans (and in my experience finds considerably better options than I find anywhere else). She 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. Joyce brings deep knowledge of the industry and markets and it has been a pleasure to work with him.  
Brian. San Francisco, CA

Thank you Joyce for all your hard work to execute our home loan refinance! Despite the challenges with our credit score, and limited cash availability, you worked diligently to find a loan program that you thought would be a good fit for us, that could help rebuild our credit, and save us money in the long run. Throughout the entire process you were available and responsive, communicating all requests and updates from the lender to keep things moving forward. We appreciate how hard you fought for us with the lender and the result is we now have a loan that will help get us out of what has been a very difficult couple of years financially for our family. Your diligence and tenacity in working on our behalf has been amazing!  
Kelly & Steve Williams, Concord, CA