

Hi Michael

I hope this message finds you well. Based on our calculations and you may qualify for \$966,000 home purchase.

Below are some of the loan options that are available to you, including a bank statement loan for self employed borrowers and a DSCR option for investors.

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 Proud
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Michaelp@mortgagebroker.com
NMLS # 9898992

Loan Examples				
Loan Options	30 Year High Cost	15 year Conforming	Bank Statement*	DSCR**
Purchase:	\$966,000	\$822,000	\$961,000	\$950,000
Down payment	10% down: \$96,600	20% down: \$164,400	20%down: \$192,200	20% down: \$190,000
Loan:	\$869,400	\$657,600	\$768,800	\$760,000
Rate:	6.375%	5.75%	7.875%	8.125%
APR:	6.481%	5.922%	7.991%	8.243%
Payment:	\$5,424	\$5,461	\$5,574	\$5,643
PMI monthly	\$196	\$0	\$0	\$0
Approx Taxes:	\$1,007	\$857	\$1,001	\$990
Insurance:	\$105	\$89	\$104	\$103
Total monthly	\$6,730	\$6,406	\$6,679	\$6,735

Rates quoted are based on 12/26/2023 rates, and are subject to change without notice.
 *Qualify with 12 or 24 months of bank statement, no tax returns, pay stubs, or W2s required
 **Debt Service Coverage Ratio-Investment only, qualify only using rental income-principal, interest, taxes, and insurance payments must equal rental income
 Information contained in your credit report was used in connection with this offer. You've received this offer because you satisfied certain criteria for creditworthiness for Mortgage Broker. 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

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.

I've worked with Michael for several deals now and I am consistently impressed and pleased. Micheal 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

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