

THE MORTGAGE BROKER.

Hi, Michael

You are pre-qualified for a mortgage loan of \$686,813. Your investment property, located at 1890 Market Street, has \$839,438 equity available which can, partially, be used to consolidate all your debt into one loan.

If your income is not sufficient to qualify for a full documentation loan, options 3, and 4 are available. 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. If you no longer wish to receive personalized emails containing current loan rates, and investment loan options, please click the Unsubscribe link at the bottom of the email. Please contact me for additional information.

Sincerely,

Joyce Henderson,
 Cell: (916) 246-9876
 jhenderson@mortgagebroker.com
 www.mortgagebroker.com
 NMLS#568908



Loan Examples				
Loan Options	30 Year fixed	15 year	30 Year fixed	Bank Statement**
Type of loan	Rate & Term	Cash out	Cash out IO*	Cash out IO*
Loan:	\$686,813	\$686,813	\$686,813	\$686,813
Rate:	5.875%	5.125%	6%	7.125%
APR:	5.978%	5.294%	6.103%	7.236%
Payment:	\$4,063	\$5,476	\$3,434	\$4,078

Rates quoted are based on 12/30/2023 rates, and are subject to change without notice.
 *Interest only 1st 10 years, fully amortized P&I payments thereafter
 **Qualify with 12 or 24 months of bank statement, no tax returns, pay stubs, or W2s required

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.

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 hard 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