

MORTGAGE LOGO

Hi Michael

I hope this message finds you well. You may qualify for a minimum loan amount of \$228,938 to consolidate all your debt.

Below are some of the loan options that are available to you.

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 and loan options, please click the Unsubscribe link at the bottom of the email.

Regards,

John Spring

Cell/text: (890) 234-7876

jspring@mortgage.com

NMLS # 89654

| Loan Examples | | | | |
|---------------|--------------------|-----------------|-----------|--------------------|
| Loan Options | 15 year Conforming | Bank Statement* | DSCR** | 30 Year Conforming |
| Loan term | 15 year | 30 year | 30 year | 30 year |
| Loan: | \$228,938 | \$228,938 | \$228,938 | \$228,938 |
| Rate: | 5.75% | 7.75% | 8.125% | 6.875% |
| APR: | 5.922% | 7.865% | 8.243% | 6.984% |
| Payment: | \$1,901 | \$1,640 | \$1,700 | \$1,504 |

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

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.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.

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 John for several deals now and I am consistently impressed and pleased. John 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. John 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**

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