



Hi Robert,

You are pre-qualified for a cash-out refinance loan of \$515,901. Based on an 85% loan to value of your home, you have \$515,901 equity that can be used for a stand alone fixed second or a HELOC loan. Rates will be lower with a lesser loan amount and a lower loan to value.

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 do not wish to receive loan options and current rates, please click the Unsubscribe link at the bottom of the email.

Regards,  
Michael Smith  
Cell/text: (415) 577-4940  
msmith@mjmtg.com  
NMLS # 98456



| Loan Examples |                 |              |
|---------------|-----------------|--------------|
| Loan Options  | Stand alone 2nd | HELOC        |
| Type of loan  | Cash out        | Cash out IO* |
| Loan:         | \$515,901       | \$515,901    |
| Rate:         | 10.625%         | 8.5%         |
| APR:          | 10.762%         | 8.62%        |
| Payment:      | \$4,767         | \$3,654      |

Rates quoted are based on 01/17/2024 rates, and are subject to change without notice, owner occupied, 85 LTV, 720 FICO

\*Interest only 1st 10 years, fully amortized P&I payments thereafter

*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. Hoshang brings deep knowledge of the industry and markets and it has been a pleasure to work with him.  
Brian. San Francisco, CA

Thank you Michael 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

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