

Hi Jack

I hope this message finds you well. Based on our calculations and your modelled income, you may qualify for \$1,909,000 home purchase.

To assist you in finding your ideal home within this price range, our realtor partners have curated a property that matches your criteria.

We also want to provide you with various loan options that can help you achieve homeownership. Below are some of the loan options that are available, including a bank statement loan for borrowers who cannot qualify for a full documentation 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.

If you no longer wish to receive personalized emails containing loan rates, options, and home suggestions, please click the Unsubscribe link at the bottom of the email.

Regards,
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Purchase Loan Examples			
30 Year jumbo	30 Year jumbo *	5/1 ARM **	Bank Statement ***
\$1,909,000 20% down: \$381,800	\$1,885,000 20% down: \$377,000	\$1,909,000 20% down: \$381,800	\$1,861,000 20% down: \$372,200
Loan: \$1,527,200	Loan: \$1,508,000	Loan: \$1,527,200	Loan: \$1,488,800
Rate: 6.875% APR: 6.984%	Rate: 7% APR: 7.11%	Rate: 6.875% APR: 6.984%	Rate: 7.125% APR: 7.236%
Payment: \$10,033 Approx Taxes: \$1,989 Insurance: \$207 PMI: \$0	Interest only: \$8,797 Approx Taxes: \$1,964 Insurance: \$204 PMI: \$0	Payment: \$10,033 Approx Taxes: \$1,989 Insurance: \$207 PMI: \$0	Interest only: \$10,030 Approx Taxes: \$1,939 Insurance: \$202 PMI: \$0
Total: \$12,228	Total: \$10,965	Total: \$12,228	Total: \$12,170
Rates are based on purchase, owner occupied, 720 FICO, 80% LTV. Rates quoted are 01/30/2024 and are subject to change without notice *Interest only 1st 10 years, fully amortized P&I payments thereafter **After the initial 5 years, the principal and interest payment will be: \$12285 The fully indexed rate of 8.09% will be effect thereafter, and can change once every six months. ***Qualify with 12 or 24 months of bank statement, no tax returns, pay stubs, or W2s required			



City Lights, Panoramic, Twin Peaks
[601 4th Street, Unit 317 San Francisco, CA 94107](#)
 \$2,075,000
 2 Bedrooms, 2 bathooms, 2327 Sq. feet

<http://www.compass.com/listing/601-4th-street-unit-317-san-francisco-ca-94107/1326190446546435409/>

601 4th St is a 3 story condo building in South Beach. It was built in 1916 and has 88 units. Parking Features: 2 paces Attached, Covered, Enclosed, Automatic DoorCity, City Lights, Panoramic, Twin Peaks



\$2,075,000			
Term	30 Year jumbo	5/1 ARM*	Bank Statement**
Down	20% \$415,000	15% \$311,250	20% \$415,000
Loan amount	\$1,660,000	\$1,763,750	\$1,660,000
Rate & APR	6.875%--6.984%	6.875%--6.984%	7.125%--7.236%
Payment	\$10,905	\$10,105	\$11,184
Approx. taxes	\$2,161	\$2,161	\$2,161
Insurance	\$225	\$225	\$225
PMI	\$0	\$279	\$0
Monthly payment	\$13,291	\$12,770	\$13,570

Rates quoted are 01/30/2024 and are subject to change without notice
 Purchase based on 720 FICO, and owner occupied
 *Interest only 1st 10 years, fully amortized P&I payments thereafter
 **After the initial 5 years, the principal and interest payment will be: \$14,065 The fully indexed rate of 8.9% will be effect thereafter, and can change once every six months
 ***Qualify with 12 or 24 months of bank statement, no tax returns, pay stubs, or W2s required

Open house dates:

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