

Hi Michael

I hope this message finds you well. Based on our calculations and your modelled income, you may qualify for \$1,073,000 home purchase.

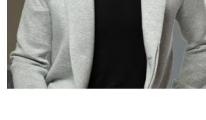
To assist you in finding your ideal home within this price range, our realtor partners have curated properties that matches your criteria.

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,  
 John McAfee  
 Cell/text: 213-899-9000,  
 jmcafee@surreymortgage.com  
 NMLS # 908767



Loan Examples				
Loan Options	30 Year High Cost	30 Year High Cost*	5/1 ARM**	Bank Statement***
Purchase:	\$1,073,000	\$1,060,000	\$1,073,000	\$1,047,000
Down payment	20% \$214,600	20% \$212,000	20% \$214,600	20% \$209,400
Loan:	\$858,400	\$848,000	\$858,400	\$837,600
Rate:	6.625%	7%	6%	7.125%
APR:	6.732%	7.11%	6.103%	7.236%
Payment:	\$5,496	\$4,947	\$5,147	\$5,643
PMI monthly	\$0	\$0	\$0	\$0
Approx Taxes:	\$1,119	\$1,105	\$1,119	\$1,091
Insurance:	\$116	\$115	\$116	\$113
Total monthly	\$6,730	\$6,166	\$6,380	\$6,847

Rates are based on owner occupied, 740 FICO  
 Rates quoted are based on 01/30/2024 rates, and are subject to change without notice  
 \* Interest only 1st 10 years, fully amortized P&I payments thereafter  
 \*\*Fixed for the 1st 5 years, then the monthly payment at a8.09% rate will be \$6,353  
 \*\*\*Qualify with either 12 or 24 month bank statements



**Come home**  
**1000 47th St. Sacramento, CA 95819**

[http://www.zillow.com/homedetails/1000-47th-St-Sacramento-CA-95819/25786259\\_zpid/](http://www.zillow.com/homedetails/1000-47th-St-Sacramento-CA-95819/25786259_zpid/)



Stunning Tudor-style home nestled on a picturesque tree-lined street in the prestigious Fab 40's neighborhood. Meticulously upgraded while preserving its historic charm, this residence showcases the perfect fusion of classic elegance and modern luxury. Beautifully refinished hardwood floors throughout much of the home. Chef's kitchen with granite counters and island, six burner Wolf stove and built-in Sub-Zero refrigerator. Incredible Master Suite with radiant heated marble flooring in the bathroom area. Solar system with Tesla batteries is owned and confers with the property. This keeps utility bills very low! Reverse osmosis water treatment system. Amble closet and storage space throughout the property. The wine cellar provides a unique space for wine enthusiasts and connoisseurs. The backyard is an outdoor oasis with a salt water pool, spa and mini kitchen sheltered under the covered patio. Generously-sized, fully fenced corner lot. Clear Pest Report! The Fab 40's is one of Sacramento's most coveted neighborhoods, known for its elegant homes, tree-lined streets, and proximity to top-rated schools, parks, shopping, and dining. This residence is a short stroll from East Portal Park and offers easy access to downtown Sacramento.

\$1,789,000		
Term	30 Year jumbo	5/1 ARM
Down	20% \$357,800	15% \$268,350
Loan amount	\$1,431,200	\$1,520,650
Rate & APR	6.875%--6.984%	6.875%--6.984%
Payment	\$9,402	\$8,712*
Approx. taxes	\$1,864	\$1,864
Insurance	\$194	\$194
PMI	\$0	\$241
Monthly payment	\$11,459	\$11,011

Fixed for the 1st 5 years, then the monthly payment at a8.09% rate will be \$11,254  
 \* Interest only 1st 10 years, fully amortized P&I payments thereafter

Open house dates:

**Take a tour with Janice Patterson**  
**Cell: 916-705-0060 Email: jpatterson@buildingre.com**

Janice Patterson  
 916-705-0060  
 jpatterson@buildingre.com  
 Agent license: 01452154

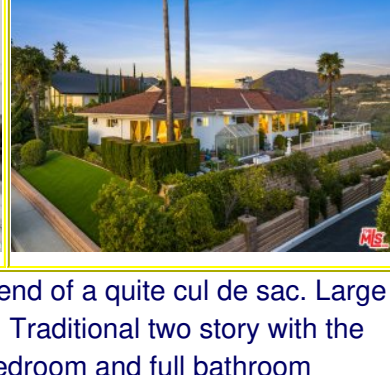


Building Real estate  
 916 549-7865  
 1414 Park Avenue Granite  
 Bay CA 95746  
<http://www.buildingre.com/>  
 Company license:  
 01991620



**Home in beautiful neighborhood**  
**8882 Crest Ct. Granite Bay, CA 95746**

[http://www.zillow.com/homedetails/8882-Crest-Ct-Granite-Bay-CA-95746/17678423\\_zpid/](http://www.zillow.com/homedetails/8882-Crest-Ct-Granite-Bay-CA-95746/17678423_zpid/)



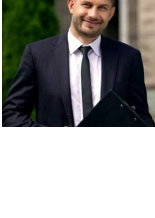
An ideal location in Granite Bay, near Folsom Lake & at the end of a quite cul de sac. Large 1/3 acre lot that includes RV parking and a three car garage. Traditional two story with the primary suite and two additional bedrooms upstairs, guest bedroom and full bathroom down. Main floor boasts a recently remodeled gourmet kitchen complete with quartz counters, stainless steel appliances and double sub zero built in refrigerators. Separate living and family rooms, two fireplaces and spacious laundry room. Tucked back at the end of a tree lined street with a spacious and private back yard.

\$1,050,000		
Term	Bank Statement	30 Year jumbo
Down	20% \$210,000	15% \$157,500
Loan amount	\$840,000	\$892,500
Rate & APR	7.125%--7.236%	6.875%--6.984%
Payment	\$5,659	\$5,863
Approx. taxes	\$1,094	\$1,094
Insurance	\$114	\$114
PMI	\$0	\$141
Monthly payment	\$6,867	\$7212

Open house dates:

**Take a tour with Janice Patterson**  
**Cell: 916-705-0060 Email: jpatterson@buildingre.com**

Michael Jackson  
 916-787-9867  
 mjackson@buildingre.com  
 Agent license: 01917810



Building Real estate  
 916 549-7865  
 1414 Park Avenue Granite  
 Bay CA 95746  
<http://www.buildingre.com/>  
 Company license:  
 01991628

