



## Email header

11/21/2021

Linda Smallwood  
80310 Torreon Way,  
San Francisco, CA. 94101

Hi Linda,

Based on your approximate income of \$102,000 you've been pre-approved to buy a \$846,507\* home. Below are four purchase loan options for your consideration. With 70+ wholesale lenders to choose from, your loan will be submitted to a lender that offers the lowest rates and cost, (rate comparison table back page). There are other loan options available for your consideration, please contact me for further details.

Sincerely,

**Hoshang Mostofi**

phone/text (415) 577-4942. email: hoshang@lendagentsmtg.com.

Loan Examples			
Option1 30 year fixed	Option 2 15 year fixed	Option 3 FHA FHA loan limit: \$822,375	Option 4 30 year fixed interes only
Purchase amount: \$846,507 20% down: \$169,301	Purchase amount: \$528,353 20% down: \$79,253	Purchase price: \$851,158 3.5% down: \$29,791	Purchase amount: \$860,496 10% down: \$86,050
Loan amount: \$677,206	Loan amount: \$449,100	Loan amount incl. UFMIP*: \$835,742	Loan amount: \$774,446
Rate: 2.625% APR: 2.606%	Rate: 2.000%** APR: 1.895%	Rate: 1.750%APR: 1.732%	Rate: 2.500%** APR: 2.491%
Monthly payment: \$2,720 Approx Taxes: \$882 Insurance: \$14	Monthly payment: \$2,890 PMI monthly\$71 Approx Taxes: \$550 Insurance: \$8	Monthly payment: \$2,986 MIP:\$592 Approx Taxes: \$887 Insurance: \$14	Monthly payment: \$1,613 PMI: \$174 Approx Taxes: \$896 Insurance: \$14
Payment + taxes and insurance \$3,615	Payment + taxes and insurance \$3,449	Payment + MIP, taxes, & insurance \$4,478	Loan payment + taxes and insurance \$1,792

\*A 50% Debt to Income ratio was used to qualify you, with 20% set aside for taxes and insurance and 10% for monthly revolving and installment debt. (The lower monthly obligations, the higher the loan amount)

Rates are based on a conventional loan, owner occupied, 700 FICO, and full documentation. \*\*UFMIP\* insurance \$14,374

### Homes in your County and price range



Property Address : 67 Geary  
property Price : \$709,000  
Down payment: \$169,301  
  
San Francisco 94101



Property Address :76 Ocatavia  
St.  
property Price : \$505,000  
Down  
payment: \$79,253  
  
San Francisco 94101



Property Address :67 Geary  
property Price : \$709,000  
FHA Higher than Limit  
Amount 3 : \$28,783  
Down  
payment: \$29,791  
UPMIP: \$14,374  
  
San Francisco 94101



Property Address :67 Geary  
property Price : \$709,000  
Down payment: \$86,050  
  
San Francisco 94101

		San Francisco 94101	
\$567,200	\$429,250	\$836,767	\$638,100
5 Beds + 3 Baths, 2,200 Sq ft	3 Beds + 2.5 Baths, 1,800 Sq ft	5 Beds + 3 Baths, 2,200 Sq ft	5 Beds + 3
Loan amount: \$567,200 Rate: 2.625% APR: 2.948%	Loan amount: \$429,250 Rate: 2% APR: 1.498%	Loan amount: \$836,767 Rate: 2% APR: 1.966%	Loan amount: \$638,100 Rate: 2.75% Rate: 2.693%
Monthly payment = \$2,278 Approx Taxes: \$882 Insurance: \$14	Monthly payment = \$2,762 PMI monthly \$71 Approx Taxes: \$550 Insurance: \$8	Monthly payment = \$3,093 MIP: \$592 Approx Taxes: \$887 Insurance: \$14	Monthly payment = \$2,605 PMI: \$174 Approx Taxes: \$896 Insurance: \$14
Monthly payment including taxes and insurance = \$402	Monthly payment including taxes and insurance = \$304	Payment + MIP, taxes, & insurance \$4,478	Monthly payment including taxes and insurance = \$452