



Chris Granger

NMLS: 952015

(415) 987-8489

cgranger@xperthomelending.com

MORTGAGE QUOTE

Testy McTesterson

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

Quote Number: 10681599

Preparation Date: 02/16/2026 9:35 PM PST

Loan Purpose:	Purchase	Property Type:	Single Family (1-4 Units)	Occupancy:	Primary Residence
Credit Score:	740	ZIP / State:	94501 / California	No. of Units:	1
Lien Position:	First	Escrow:	None Waived		

	15 Year CONVENTIONAL Fixed	30 Year CONVENTIONAL Fixed
	<div><p>\$7,313 Total Payment</p><p>P & I: \$5,980 Taxes: \$1,042 Insurances: \$292</p></div>	<div><p>\$5,770 Total Payment</p><p>P & I: \$4,437 Taxes: \$1,042 Insurances: \$292</p></div>
Purchase Price	\$1,000,000.00	\$1,000,000.00
Loan Amount / LTV	\$750,000.00 / 75.00%	\$750,000.00 / 75.00%
Rate / APR	5.125% / 5.156%	5.875% / 5.906%
Monthly Payment	\$5,979.90 P + I	\$4,436.53 P + I
Points or Credit	-0.025% / \$-188.00	0.130% / \$975.00
Lock Period	30 Days	30 Days
Prepayment Penalty	No PPP	No PPP
Lender Fees	\$1,195.00	\$1,195.00
Other Closing Costs	\$17,597.03	\$17,815.78
Estimated Cash to Close	\$268,792.03	\$269,985.78
Loan Term	15-Year	30-Year

This estimate is provided for illustrative and informational purposes only based on the initial basic loan scenario provided. This is not a loan approval or commitment to lend. Rates effective as of 02/16/2026 and are subject to change. Annual Percentage Rate (APR) is an estimate based on criteria provided. Until you lock your rate, APR and terms are subject to change or may not be available at commitment or closing.



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INITIAL FEES WORKSHEET

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Property Type:	Single Family (1-4 Units)	Occupancy:	Primary Residence	No. of Units:	1
Credit Score:	740	ZIP / State:	94501 / California	Escrow:	None Waived
Product:	15 Year CONVENTIONAL Fixed	Rate / APR:	5.125% / 5.156%	Lock Period:	30 Days

Lender Fees	\$1,195.00
Originator Compensation (of total loan amount)	\$0.00
Underwriting Fee	\$1,195.00

Taxes and Other Government Fees	\$200.00
Recording Fees - Mortgage	\$200.00
Transfer Tax Total	\$0.00

Third Party Fees	\$5,870.95
Services You Cannot Shop For	
Appraisal Fee	\$795.00
Credit Report Fee	\$95.00
Flood Certificate Fee	\$8.00
MERS Registration Fee	\$24.95
Tax Service Fee	\$85.00
Services You Can Shop For	
Title - Insurance Binder	\$700.00
Title - Settlement Agent Fee	\$502.00
Title - Title Search	\$1,261.00
Title Escrow/Settlement Fee	\$2,400.00

Prepays and Initial Escrow Payment at Closing	\$11,713.58
Prepays	
Hazard Insurance Premium (12 Months @ \$291.67)	\$3,500.00
Mortgage Insurance Premium (0 Months @ \$0.00)	\$0.00
Prepaid Interest (2 Days @ \$106.7708)	\$213.54
Property Taxes (3 Months @ \$1,041.67)	\$3,125.01
Supp Property Insurance Premium (0 Months @ \$0.00)	\$0.00
Initial Escrow Payment at Closing	
Hazard Insurance Reserve (6 Months @ \$291.67)	\$1,750.02
Mortgage Insurance Reserve (0 Months @ \$0.00)	\$0.00
Property Taxes (3 Months @ \$1,041.67)	\$3,125.01
Supp Property Insurance Reserve (0 Months @ \$0.00)	\$0.00
Aggregate Adjustment	\$0.00

Estimated Proposed Monthly Housing Expense	
First Mortgage P&I	\$5,979.90
Other Financing P&I	\$0.00
Homeowner's Insurance	\$291.67
Property Taxes	\$1,041.67
Mortgage Insurance	\$0.00
TOTAL APPROXIMATED MONTHLY PAYMENT	\$7,313.24

Estimated Funds to Close:	
Downpayment/Funds from Borrower	\$250,000.00
Lender Fees	\$1,195.00
Third Party Fees	\$5,870.95
Taxes and Other Government Fees	\$200.00
Prepays and Initial Escrow	\$11,713.58
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (A)	\$268,979.53
Lender Credits	\$187.50
Seller Credits	\$0.00
Total Credits Applied (B)	\$187.50
ESTIMATED CASH FROM BORROWER (A -B)	\$268,792.03

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Preparation Date: 02/16/2026 9:35 PM PST

Loan Purpose:	Purchase	Purchase Price:	\$1,000,000.00	Loan Amount:	\$750,000.00
Property Type:	Single Family (1-4 Units)	Occupancy:	Primary Residence	No. of Units:	1
Credit Score:	740	ZIP / State:	94501 / California	Escrow:	None Waived
Product:	30 Year CONVENTIONAL Fixed	Rate / APR:	5.875% / 5.906%	Lock Period:	30 Days

Lender Fees \$2,170.00

0.130% of Loan Amount (Points)	\$975.00
Originator Compensation (of total loan amount)	\$0.00
Underwriting Fee	\$1,195.00

Third Party Fees \$5,870.95

Services You Cannot Shop For

Appraisal Fee	\$795.00
Credit Report Fee	\$95.00
Flood Certificate Fee	\$8.00
MERS Registration Fee	\$24.95
Tax Service Fee	\$85.00

Services You Can Shop For

Title - Insurance Binder	\$700.00
Title - Settlement Agent Fee	\$502.00
Title - Title Search	\$1,261.00
Title Escrow/Settlement Fee	\$2,400.00

Taxes and Other Government Fees \$200.00

Recording Fees - Mortgage	\$200.00
Transfer Tax Total	\$0.00

Prepays and Initial Escrow Payment at Closing \$11,744.83

Prepays

Hazard Insurance Premium (12 Months @ \$291.67)	\$3,500.00
Mortgage Insurance Premium (0 Months @ \$0.00)	\$0.00
Prepaid Interest (2 Days @ \$122.3958)	\$244.79
Property Taxes (3 Months @ \$1,041.67)	\$3,125.01
Supp Property Insurance Premium (0 Months @ \$0.00)	\$0.00

Initial Escrow Payment at Closing

Hazard Insurance Reserve (6 Months @ \$291.67)	\$1,750.02
Mortgage Insurance Reserve (0 Months @ \$0.00)	\$0.00
Property Taxes (3 Months @ \$1,041.67)	\$3,125.01
Supp Property Insurance Reserve (0 Months @ \$0.00)	\$0.00
Aggregate Adjustment	\$0.00

Estimated Proposed Monthly Housing Expense

First Mortgage P&I	\$4,436.53
Other Financing P&I	\$0.00
Homeowner's Insurance	\$291.67
Property Taxes	\$1,041.67
Mortgage Insurance	\$0.00

TOTAL APPROXIMATED MONTHLY PAYMENT \$5,769.87

Estimated Funds to Close:

Downpayment/Funds from Borrower	\$250,000.00
Lender Fees	\$2,170.00
Third Party Fees	\$5,870.95
Taxes and Other Government Fees	\$200.00
Prepays and Initial Escrow	\$11,744.83
Estimated Total Payoffs	\$0.00
Funds Due from Borrower (A)	\$269,985.78
Lender Credits	\$0.00
Seller Credits	\$0.00
Total Credits Applied (B)	\$0.00

ESTIMATED CASH FROM BORROWER (A -B) \$269,985.78

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FREQUENTLY ASKED QUESTIONS

What's next and how long will this process take?

Next, you will complete an application where we will pull your credit and confirm your loan eligibility. Then, we can lock in your rate and get the process moving! Our goal is to complete this entire process, from loan application to closing, in three weeks or less.

What documents are needed to move forward?

In order to move forward with the loan process, we're going to need a copy of your government issued photo ID, paystubs from the last 30 days, up-to-date mortgage statements on all property you own, Housing Insurance Policies (HOI) on all property you own, W2 forms, and your credit report.

How will my new loan amount be determined?

We'll order a final payoff on your existing mortgages and will share a copy of that statement with you along with a summary of your final closing costs. With this information on hand, we will consult with you to set the final loan amount and get you all squared away!

Is this the lowest rate I can get and is it final?

We specialize in finding low rates for every person we work with and will only ever come to you with the lowest possible rates we can find. This rate is an estimate based on the information you have provided. Once we pull your credit, we can get you a more definitive loan estimate.

What's APR?

An annual percentage rate or APR is the amount of interest on your total mortgage loan amount that you'll pay annually (averaged over the full term of the loan). Like an interest rate, the APR is expressed as a percentage. Unlike an interest rate, however, it includes other charges or fees such as mortgage insurance, most closing costs, discount points and loan origination fees.

Where do closing costs and fees come from?

Closing costs and fees come from a myriad of transactions that occur during the mortgage process. They include origination fees, required validation fees, title insurance and settlement charges, and recording and government fees. Typically, closing costs and fees calculate out to be around 2% - 5% percent of your total home cost, so plan accordingly.

What is the difference between Prepays and the Escrow account?

Based on the timing of the settlement on this purchase, payments may be due for property taxes and property insurance within the time period between the settlement date and the first mortgage payment due date on this new mortgage. These payments are collected as "Prepays" at the time of settlement on this purchase to insure timely payment. Monies collected to fund your new escrow account are for the purpose of making all future property tax and property insurance payments.



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