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 NMLS #1590915



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Prepared for:
 Address: 20 22nd St, Hermosa Beach



JOSEPH GROUP

1/3/25
 Quote #1

Loan Options	Option 1 5 Year Fixed	Option 2 30 Year Fixed	Option 3 5 Year Fixed Interest Only	Option 4 10 Year Interest Only
Market Value	\$7,400,000	\$7,400,000	\$7,400,000	\$7,400,000
Loan Amount	\$2,220,000	\$1,554,000	\$2,220,000	\$1,554,000
Doc Type	DSCR Commercial	DSCR Residential	DSCR Commercial	DSCR Residential
Loan-to-Value	30%	21%	30%	21%
Debt Coverage Ratio (DCR)	N/A	N/A	N/A	N/A
Rate with NO Buydown	6.000%	7.000%	6.130%	7.000%
Rate with Buydown		6.875%		6.875%
Loan Term in Months	360	360	360	360
Amortization in Years	30	30	20	20
Monthly Payment	\$13,310	\$10,339	\$11,341	\$9,065
Monthly Payment with Buydown		\$10,209		\$8,903
PMI (Private Mortgage Insurance)				
Index/Caps				
Pre-Payment Penalty*	3 Years 3%-2%-1%	5 Years 5%-4%-3%-2%-1%	3 Years 3%-2%-1%	5 Years 5%-4%-3%-2%-1%
Loan Origination	1%	1.00%	1.00%	1.5%
Buydown (If Selected)		1.00%		1.00%
Estimated Costs:				
Appraisal	\$3,000	\$3,000	\$3,000	\$3,000
Closing/Processing/Underwriting	\$2,895	\$2,895	\$2,895	\$1,295

* Alternative fixed and adjustable rate options and Prepayment Penalty Periods may be available upon request
 Quote subject to satisfactory lender review of credit, property condition, and borrower's financials

Rates and programs are subject to change without notice

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