

Financing Options

325 N. Union Ave.

Offered by:

Joy Chiou 626-833-8143

Capital Investments Real Estate Inc.

Fractional TIC Loans

Purchase Price	\$1,295,000		
Loan Program	30 year fixed amortizing	7 year ARM amortizing	5 year ARM amortizing
Down Payment	20%	20%	20%
Down Payment \$	\$259,000	\$259,000	\$259,000
Loan amount	\$1,036,000	\$1,036,000	\$1,036,000
Rate	8.000%	7.875%	7.750%
APR	8.168%	8.043%	7.918%
Monthly mortgage payment	\$7,602	\$7,512	\$7,422
Estimated monthly property tax	\$1,349	\$1,349	\$1,349
HOA dues	\$225	\$225	\$225
Monthly Payment	\$9,176	\$9,086	\$8,996

Loan Terms			
Prepayment Penalty	none	none	none
Points (origination fee)	1.00%	1.00%	1.00%

Flexible TIC Lending Options

Rates shown are for owner-occupied purchases.
 Financing also available for second homes and rental units – call for quote
 Expanded qualification available: cross collateralization, bank statement programs, foreign nationals, DSCR
 Entity vesting allowed (LLC or Trust)
 Impounds for property taxes not required

Gordon Friedman
 MORTGAGE ADVISOR



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"Rate" is the minimum interest rate of the note. Your rate after the initial rate adjusts is determined by adding a current index and margin to the "Note Rate." "APR" is the Annual Percentage Rate as determined pursuant to Regulation Z of the Truth in Lending Act. Payments do not include amounts for taxes and insurance premiums, if applicable. The actual payment obligation will be greater once taxes and/or insurance premiums are added. Interest rates assume a FICO score of 740 or greater, for a first lien on a tenancy in common, primary residence. Information is accurate as of this date and is subject to change without notice. Your interest rate and precise loan terms will depend upon the specifics of your loan transaction at closing. Rates are subject to change. Guarantee Mortgage, a division of American Pacific mortgage-NMLS 1850-licensed by the Department of Business Oversight under the Residential Mortgage Lending Act, Equal Housing Opportunity