

AJGCRE Inc. <aj@ajgeorge.com>

Loan Scenarios for Pismo Ct.

2 messages

'Josh Gullick' via commercial commercial@ajgeorge.com Reply-To: Josh Gullick <Josh.Gullick@ccm.com>
To: "AJ George - 858.598.3589" commercial@ajgeorge.com Cc: Helin Solomon Helin.Solomon@ccm.com

Wed, Jun 19, 2024 at 4:24 PM

Hey AJ,

Here is a breakdown for an FHA loan with 3.5% down and VA with 0% down on your Pismo Ct. property. I didn't run it as conventional because the maximum loan amount with 5% down is \$981,500, which would be a purchase price of ~\$1.033m. Helin is going to create a flyer for you, so let me know what scenarios and anything else you want on it. Thanks!

Property Address: 830-832 Pismo Ct., San Diego 92109

- List Price = \$1,299,000
 - FHA 3.5% Down
 - Base Loan Amount = \$1.253.535
 - Total Loan Amount (incl. UFMIP) = \$1,275,471
 - Interest Rate = 6.75%
 - \$8.272.68 P&I
 - \$771.49 MIP
 - \$1.330.39 Tax
 - \$175 Insurance (Est.)
 - \$10,549.56 Total Monthly Payment
 - VA 0% Down
 - Base Loan Amount = \$1,299,000
 - Total Loan Amount (incl. 2.15% FF) = \$1,326,928
 - Interest Rate = 6.75%
 - \$8,425.29 P&I
 - \$1.330.39 Tax
 - \$175 Insurance (Est.)

\$9,930.68 – Total Monthly Payment

List Price = \$1,200,000

- FHA 3.5% Down
 - Base Loan Amount = \$1,158,000
 - Total Loan Amount (incl. UFMIP) = \$1,178,265
 - Interest Rate = 6.75%
 - \$7,642.20 P&I
 - \$720.26 MIP
 - \$1,229.00 Tax
 - \$175 Insurance (Est.)

\$9,766.46 – Total Monthly Payment

Josh Gullick

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AJ George - 858.598.3589 <commercial@ajgeorge.com>

Wed, Jun 19, 2024 at 4:26 PM

To: Josh Gullick <Josh.Gullick@ccm.com>, Cynthia La Summerfield <ccsummerfield@gmail.com> Cc: Helin Solomon <Helin.Solomon@ccm.com>

Cynthia, Take a look

Kindest regards, *AJ George*

Broker-Owner | Investment Sales | Rainmaker

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