

3% DOWN
WITH NO
MORTGAGE INSURANCE



EXCLUSIVE OFFER FOR THIS HOME	30-YEAR FIXED- RATE WITH NO MI	30-YEAR FIXED-RATE	30-YEAR FIXED-RATE
SALES PRICE	\$650,000	\$650,000	\$650,000
DOWN PAYMENT	\$19,500	\$65,000	\$130,000
% DOWN	3%	10%	20%
RATE	7.000%	7.250%	7.250%
APR	7.140%	7.503%	7.400%
MONTHLY LOAN PAYMENT	\$4,195	\$3,991	\$3,547

Scan the QR code below to see today's rates!



Rates Quoted as of: 10/01/2026

These scenarios assume credit score 680+. Property taxes and transfer taxes may be required and are estimated as customary for the City of purchase. Rates are volatile and subject to change at any time. Private Mort. Ins. (PMI) is not required for conventional or jumbo financing with 20% down or more. Scenarios include the cost of 1 point. Availability of some loan programs and rates may be subject to the location of the subject property. Income restrictions may apply.



MORTGAGE QUESTIONS? ASK ME!

Andrei Paduraru

Senior Manager | NMLS #1713519

JVM Lending

(925) 855-4491

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REAL ESTATE QUESTIONS? ASK ME!

Rebecca Burns

Real Estate Agent | DRE # 01952765

Lauren Holloway & Rebecca Burns Team @ Compass

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★★★★★ 5.0 stars • 1,300+ reviews

We're the **lender** that helps you **win the home.**

Most lenders slow you down. We were built to move fast, keep rates low, and get your offer accepted.



WHY BUYERS CHOOSE US:

No commissioned loan officers.

Our team is salaried, so no one is padding your rate to earn a bigger check. This means we're on your side to help you find the lowest rate.

Close in 10 calendar days.

While the average closing takes 30 days, we can close in just 10. Our faster close is one of the strongest things you can put behind an offer.

We fight for your offer.

We call the listing agent directly to vouch for your pre-approval, so sellers take you seriously. This is how we help buyers win in competitive markets.

Answers in 60 minutes - 7 days a week.

Not next week. Not "at our convenience." A real person, within the hour during business hours - weekends included!

In-depth buyer education.

We teach you the whole process in simple terms, so you understand your options and what they mean. Get empowered to make the right choices.

Lower rates = lower monthly payments.

We build your loan around a monthly payment you can live with. We'll show you different loan and payment scenarios to compare and choose from.

Find out what you qualify for **before** you write the offer.

Get pre-approved at jvmlending.com/get-started



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