Mortgage Comparison

10/29/2026

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

Prepared By

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Kevin Methvin — Prepared For

3983 Moraine Way
Antioch, CA 94509 — Property Address

Destination Home 30-Year Fixed

Mortgage Information

Purpose	PURCHASE
Purchase Price	$699,999.00
Loan Amount	$699,999.00
Down Payment	**$0.00**
Credit Score	650
Term	360
Property Type	Single Family Residence
Occupancy Type	Owner Occupied
Interest Rate	7.000%
APR	7.033%

Estimated Monthly Payments

First Mortgage	$4,657.11
Property Taxes	$729.17
Homeowners & Flood Ins. & HOA	$150.00
Mortgage Insurance	**$0.00**
Total	**$5,536.28**

Funds Needed To Close

Prepaid Interest	$2,041.66
Origination	$1,795.00
Appraisal	$667.00
Property Tax and Insurance Impounds Estimate	$4,674.99
Total Estimated Title Cost	$5,746.00
Total	**$14,924.66**

Loan Amount	**$699,999.00**
Funds From Borrower	**$14,924.66**

Rates are effective 10/29/2026 and are subject to change. The loan comparison is provided for informational purposes only. If you choose to apply for a loan with Flagstar Bank, you will receive a Loan Estimate along with other disclosures. Not all borrowers qualify for all programs; individual rates and terms dependent on borrower qualifications and all other underwriting conditions and terms. Borrowers must meet underwriting guidelines and are subject to credit review and approval. This does not constitute a commitment to lend. The disclosed closing costs are estimates. Actual closing costs may vary. The APR is subject ot change at any time, and individual APRs may vary. A lending expert will review and provide you the terms, conditions, disclosures, and additional details on the interest rates that may apply to your individual situation.



Own a California home with no money down

Introducing Destination Home™

Homeownership shouldn't feel out of your reach. Destination Home is a mortgage program designed to help more people become homeowners. Reach out today and see if you qualify.

Features and benefits:

- Loans up to $832,750 in eligible California counties
- Minimum 600 credit score
- No down payment options available
- No mortgage insurance required

Eligible property types:

- Single-family homes
- 1-2 unit properties
- Condos
- Planned Unit Developments

Eligible counties:

Alameda, Contra Costa, Los Angeles, Marin, Orange, Riverside, San Bernardino, San Francisco, San Mateo, Santa Clara

Connect to learn more



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Purchase of owner occupied residences only; this includes 1–2-unit, condo, and planned unit development. Geographic restrictions and income limits apply. Property must be in a low or moderate census tract in the Flagstar Bank, CRA assessment area and borrower(s) must meet low-moderate income requirements. Annual income limits and loan amount limits may vary by state and county. Homebuyer education required. The income limit must not exceed 150% of Area Median Income (AMI). If the subject property is located within a low or moderate census tract, there is no income limit.

Available for property in these locations: Alameda, Contra Costa, Los Angeles, Marin, Orange, Riverside, San Bernardino, San Francisco, San Mateo, and Santa Clara counties.

CONSIDERATIONS: Generally, the smaller your down payment percentage, the higher your interest rate. Please consult your tax advisor regarding the deductibility of interest. Important information will be provided to you in the disclosures you receive after we have received your application, and the loan documents you are provided at loan closing.

Programs for qualified borrowers. All borrowers are subject to credit approval, underwriting approval, and product requirements, including loan to value, credit score limits, and other lender terms and conditions. Fees and charges may vary by state and are subject to change without notice. Some restrictions may apply. Not a commitment to lend.

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