



SEACLIFF

MORTGAGE

Honesty, Integrity & Experience

Greetings!

Happy Friday! Rates have moved up a little this week. I can do FHA with ficos down to 550. Can I pre or cross qualify a buyer today?

As a SeaCliff Mortgage news subscriber, here is your weekly update published every Friday the past 17 years... I can provide for you: Open House Flyers, Mailers, Property Website with Lead Capture and more.

FYI, I offer "HECM Reverse Mortgages." Purchase or refinance and have no payment for life. Cash out and cash that grows in an Equity Line when unused. Call for details. Every situation is different for borrowers 62 years and older. Nobody ever loses their home and you still own it!

Let me stress "no points"! I've seen other rates from my competitors with fine print. Many of my rates come with large lender credits also.

Current Rates!		Most rates	will include a	lender credit!	APR
Conforming to	\$424K	3.990	No Points	30 Year Fixed	4.102
Conforming to	\$636K	4.125	No Points	30 Year Fixed	4.138
FHA/VA to	\$424K	3.625	No Points	30 Year Fixed	3.641
FHA/VA to	\$625K	3.750	No Points	30 Year Fixed	3.769
Conforming to	\$424K	3.250	No Points	15 Year Fixed	3.263
Conforming 5/1 to	\$424K	3.375	No Points!	5/1 Arm	3.381

Available evenings and weekends 8 am to 10 pm for
pre-approvals or questions.

Direct line is 714-969-2444 - FAX 714-362-9002