



Your Guide to Jumbo Advantage

Bigger, Better Solutions on Jumbo Loans

With the new Jumbo Advantage, you can save more and get into the home of your dreams. Are you looking for a home between \$484,351 and \$3 million? Discover Jumbo Advantage!

More Flexibility

Choose a fixed-rate or adjustable-rate jumbo loan. With Jumbo Advantage, you may qualify for:

- Rates as low as 4.75% (4.999%)*
- Loan amounts up to \$3 million.
- A down payment as low as 10%.
- **No mortgage insurance ever.**

That's more money in your pocket for custom improvements to your new dream home. This is available for first-time homebuyers, too!

Great Cash-Out Refinance Advantages

In today's market, a cash-out refinance is a smart choice for many homeowners. With Jumbo Advantage, you can **take up to \$750,000 out of your home's equity, as long as your loan isn't more than 80% of your home's value.**

Jumbo Advantage for Your Investment Property

Use Jumbo Advantage for your secondary home as well as your investment properties. Purchase, rate and term options are available



Bill Lewis

Broker, NMLS# 284797

blewis@choice1mortgage.com
(310) 614-5920

<https://www.choice1mortgage.com/>
NMLS# 233784

ChoiceOne Mortgage

*This is your estimated rate for a 30-year fixed loan of at least 484,351. In financing your home with a loan-to-value ratio of 90%, you can expect to get an interest rate of 4.75% (4.999% APR) with 2 point(s). Interest rates shown are current as of February 2019. Interest rates change daily; your exact interest rate will depend on the date you lock your rate. You would make 360 payments of 3,500. Payment stated doesn't include taxes and insurance, which will result in a higher payment. Due to changing market conditions, clients currently in process may not qualify for this offer. By refinancing your existing loan, the total finance charges may be higher over the life of the loan. This is not a commitment to lend. This offer requires full documentation of income and assets with a minimum credit score of 760. Maximum debt obligations cannot exceed 36% of your gross monthly income. Debt guidelines may vary for self-employed individuals. To qualify for these loan programs, you must be at least 18 years of age with a valid U.S. residency. Formal approval will be subject to satisfactory verification of income, assets, credit, property condition and value. County restrictions may apply.

