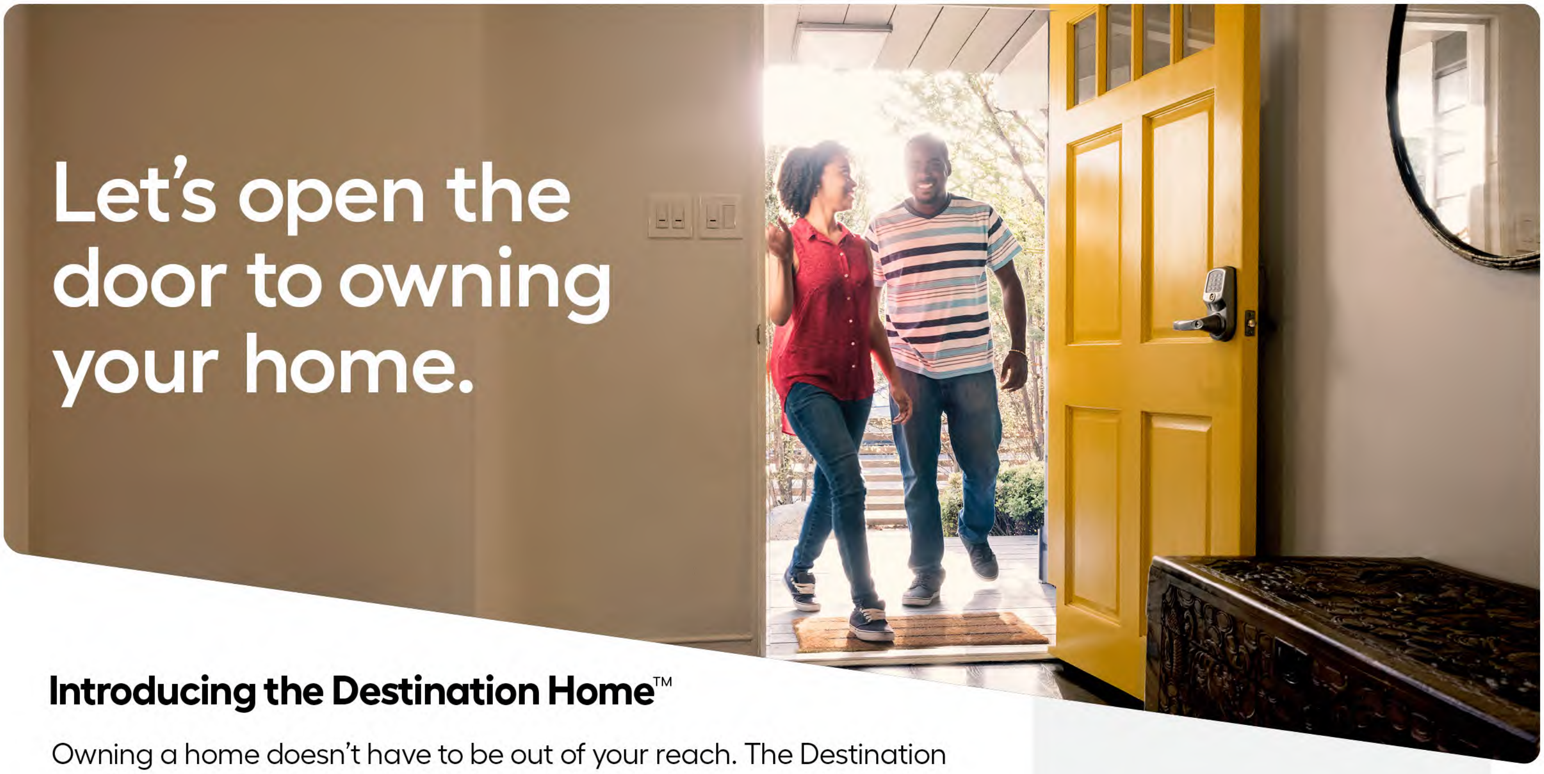
Let's open the door to owning your home.



Introducing the Destination Home™

Owning a home doesn't have to be out of your reach. The Destination Home™ mortgage is designed to make homeownership a reality for more people, with no down payment options and no mortgage insurance required (minimum 600 credit score).

Make your move toward homeownership.
Contact me about Destination Home to get started.

What to expect

- No down payment options available
- No mortgage insurance required
- Minimum 600 credit score required

Connect to learn more.

Ryan Ki
Sr. Loan Advisor
NMLS 291877
Ryan.Ki@flagstar.com
(650) 576-4482
5151 Corporate Drive
Troy, MI 48098

Eligible property types:

- Single family residence
- Available for purchase or purchase with renovation of a primary residential property
- 1-2 unit properties
- Condos
- Planned unit developments
- Co-op properties in some New York boroughs

flagstar

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. Purchase or purchase with renovation on owner occupied residences only; this includes 1–2-unit, condo, and planned unit development. Co-op properties are for purchase only in the following five boroughs of New York: Bronx, Brooklyn, Manhattan, Queens, and Staten Island. Co-op properties are not eligible with renovation products. Geographic restrictions and income limits apply. Property must be located 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 and Rehab education may be required.

Available in eligible counties in Arizona, California, Connecticut, Florida, Indiana, Michigan, New Jersey, New York, North Carolina, Ohio and Wisconsin. For a full list of counties, see **https://www.flagstar.com/personal/borrow/home-loans/community-loans.html.**

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.

Rev 0425 1204580

Mortgage Comparison

7/30/2029

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

Prepared By

Ryan Ki
Loan Officer
Flagstar Bank
ryan.ki@flagstar.com
NMLS 291877

Phone (Cell)
(650) 576-4482

Kent Tarman — Prepared For

3110 Adeline St #127
Oakland, CA 94608 — Property Address

Destination Home 30-Year Fixed

Mortgage Information

Purpose	PURCHASE
Purchase Price	$605,000.00
Loan Amount	$605,000.00
Credit Score	650
Term	360
Property Type	PUD
Occupancy Type	Owner Occupied
Interest Rate	6.625%
APR	6.657%

Estimated Monthly Payments

First Mortgage	$3,873.88
Property Taxes	$630.21
Homeowners & Flood Ins. & HOA	$664.15
Mortgage Insurance	$0.00
Total	**$5,168.24**

Funds Needed To Close

Prepaid Interest	$1,670.05
Origination	$1,795.00
Appraisal	$667.00
Total Estimated Title Cost	$9,891.00
Sub Total	**$14,023.05**

Loan Amount	**$605,000.00**
Funds (To) / From Borrower	**$14,023.05**