

# How To Increase Your Pre-Approval By \$79,000 With Pacific Trust!!



	How you Overpay on Your House Payment Every Month	How to Buy a Home for \$650k on a \$571k Budget with an SBD	You would have to reduce the price by \$79,000 to Equal the SBD offer!
<b>Sales Price</b>	<b>\$650,000</b>	<b>\$650,000</b>	<b>\$571,577</b>
<b>Down Payment</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>
<b>Loan Amount</b>	<b>\$617,500</b>	<b>\$617,500</b>	<b>\$542,998</b>
<b>Program</b>	<b>30 Year Fixed</b>	<b>30 Year Fixed</b>	<b>30 Year Fixed</b>
<b>Interest Rate</b>	<b>5.50%</b>	<b>4.375%</b>	<b>5.50%</b>
<b>Term</b>	<b>30 Year Amortized</b>	<b>30 Year Amortized</b>	<b>30 Year Amortized</b>
<b>P&amp;I Payment</b>	<b>\$3,506.10</b>	<b>\$3,083.09</b>	<b>\$3,083.08</b>
<b>Income to Qualify</b>	<b>\$128,492</b>	<b>\$115,802</b>	<b>\$115,802</b>
<b>Monthly Savings</b>	<b>\$0</b>	<b>\$423.01</b>	<b>\$423.01</b>

In this example, we used 3 points of SBD or \$19,500 to buy down the interest rate from 5.50% to 4.375% resulting in a net savings of \$423.01 per month.

Also, the points are tax deductible for the buyer in the year the property is purchased. Please consult your CPA for specific information.

This example is designed to show you the power of reducing interest rate versus purchase price. Please contact me to discuss how this strategy can help you purchase or sell the home of your dreams!

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