



**7821 Crestwood Lane**  
Oakland, CA 94605

**2,275 SQ FT**  
4 bed - 3 bath

Purchase Price  
**\$ 460,000**

## REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR FIRST 2 YEARS!

This is not a substitute for a Loan Estimate.  
Sample rate provided for illustration purposes  
information below. Rate(s), APR(s) and payment  
info is valid as of 07/01/2025

This is not a commitment to lend or commitment  
for a specific interest rate. Sample rate provided for  
illustration purposes only and is not intended to provide  
mortgage or other financial advice specific to the  
circumstances of any individual and should not be relied upon  
in that regard. CrossCountry Mortgage, LLC cannot predict  
where rates will be in the future. Refinancing may result in  
higher total finance charges over the life of the loan. For more  
licensing, please visit [crosscountrymortgage.com/  
licensing-and-disclosures](http://crosscountrymortgage.com/licensing-and-disclosures).

Program assumes a first lien position, 740 FICO score, 30 day  
rate lock, based on a single family home. All terms are subject  
to underwriting guidelines and applicants credit profile, not all  
applicants will be approved. Contact Faramarz Moeen-Ziai at  
CrossCountry Mortgage for more information.

This property qualifies for a 1-1 Buydown reducing the buyer's  
interest rate and payments for the first two years. Buyer is not  
obligated to use FMZ Team of CrossCountry Mortgage to have  
offer accepted however must use FMZ Team to qualify for the  
credit.

	Monthly Payment Savings	Annual Payment Savings
<b>Savings Year 1</b>	\$241	\$2,888
<b>Savings Year 2</b>	\$241	\$2,888
	<b>Payment Savings to Buyer</b>	<b>\$5,775</b>

	MARKET RATE	Year 1 (Reduced 1%)	Year 2 (Reduced 1%)
<b>Purchase Price</b>	\$460,000		
<b>Down Payment %</b>	20.00%		
<b>Loan Amount</b>	\$368,000		
<b>Interest Rate/(APR)</b>	6.875%/(7.008%)	5.875%	5.875%
<b>Mortgage Payment</b>	\$2,417	\$2,177	\$2,177
<b>Total Payment (inc. Insurance, Taxes, HOA est.)</b>	\$3,706	\$3,466	\$3,466



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**FMZ TEAM**



**Agent Name**  
Realtor®  
Team/Brokerage  
Mobile: 111.111.1111  
Agent Email  
Agent Website

(Agent Logo)



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). CrossCountry Mortgage, LLC is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of HUD/FHA or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of the Veteran Affairs Office or any government agency. Certificate of Eligibility required for VA loans.